

## 'Angels work around the clock'

Alice Mosely Folk museum has a new venture in Bay St. Louis. Page 2

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MANAGER  
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# The Sea Coast Echo

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BAY ST. LOUIS, MISSISSIPPI

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ONE SECTION, 16 PAGES

75 CENTS

## KaBOOM!



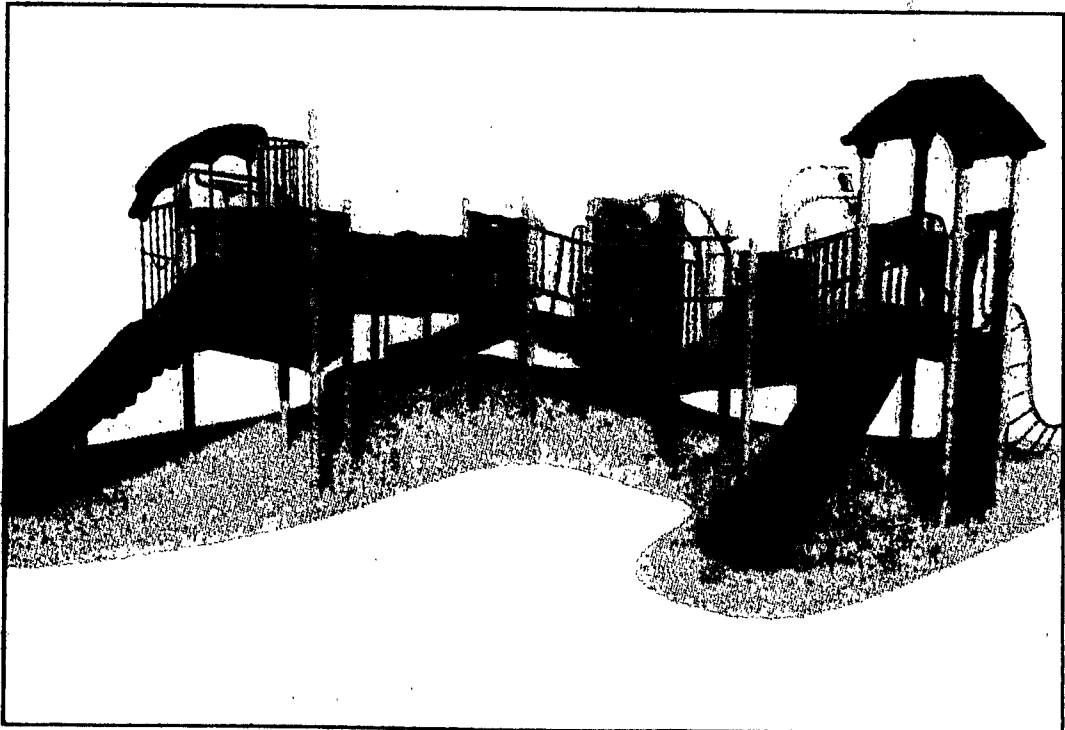
KaBOOM! Project Manager Jane Duket meets with home-schooled children and students from Bay Catholic Elementary and St. Clare Elementary in October to design a new playground behind the old Bay St. Louis City Hall building. Below: Part of the students' design, which will be erected at the site on Dec. 17.

### Volunteers needed to make project a reality

BY GEOFF BELCHER  
News Editor

There may only be 24 more shopping days left until Christmas, but there are only 16 days left until the children of Bay St. Louis get an early Christmas present — a brand new playground — and you can help deliver it.

PEARLINGTON--PAGE 7



## Sheriff wants curfew to end

Hancock tired of 'lights out after dark'

BY DWAYNE BREMER  
Staff Writer

It has been three months now since Hurricane Katrina ravaged Hancock County. Ever since then, there has been a county-wide curfew. Currently, the curfew is from 11 in the evening to 5 in the morning. Although many people are out after these hours, the curfew is still law — there have been more than two dozen people arrested for violation of curfew since the storm.

Now with recovery efforts in full swing and businesses opening back up, some officials and county residents are hoping that the curfew can soon be lifted.

"I hope to be lifting the curfew in some parts of the county soon," Sheriff Steve Garber said. "Things are getting better, and I think the people are ready to see the curfew lifted."

The county has seen most of its business north of Interstate 10 reopen, but in Waveland and Bay St. Louis is

CURFEW--PAGE 7

### Returning home after the storm

Displaced Hancock County residents wanting to return to Hancock County from hotels, out-of-town temporary homes or those staying with families, need to contact the Emergency Operating Center at 228-466-8206 to make arrangements for temporary housing. Those wanting to return to their property will be put on a list to have a FEMA trailer placed. Electric, water and sewer hookups must be placed first.

### Messiah Chorus concert is today

The Gulf Coast Messiah Chorus will perform a Christmas concert this Thursday, Dec. 1, at 7 p.m. in Bay St. Louis at Main Street United Methodist Church. The performance will include choral and solo selections from George Frederick Handel's oratorio, Messiah. Call Ed Cake at 324-9292.

### Gov's group to host meeting

The Governor's Commission on Recovery, Rebuilding, Renewal Thursday, will host a town meeting today in the Board Room at the City Hall Complex at the corner of Coleman and Central, beginning at 6:30 p.m.

### Chamber After hours today

Today, 5-7 p.m. After Hours will be hosted by Regional Realty, 12075 Hwy 603, Unit 1. THE PAT MURPHY BAND with catering by B & B BAR-B-Q. For more info call Vera at 228-469-0001.

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## 'Please don't bulldoze Murphy School'

BY DWAYNE BREMER  
Staff Writer

Ever since Hurricane Katrina devastated the Pearlington and Lakeshore communities, Charles B. Murphy Elementary School has been used as a base for relief efforts.

Paula Buhr is a volunteer nurse from Houston Tx, and she has been at the site since the week after

Katrina. Buhr's clinic has provided free medical care for citizens of the ravaged community, and now she is worried about the future of her clinic and patients.

Amid recent speculation that the school was scheduled to be demolished on today, Buhr made a pas-

PEARLINGTON--PAGE 6



Paula Buhr, R.N., checks a patient's blood pressure Tuesday at the clinic set up at Charles B. Murphy Elementary in Pearlington.

Echo staff photo by Randy Ponder

## Angels work around the Clock



"In Bay St. Louis, Angels Work Around the Clock," by the late Alice Mosely.

## Mosely museum embarks on new post-storm venture

BY GEOFF  
BELCHER  
News Editor

According to the late Alice Mosely, the world-famous folk artist who made Bay St. Louis her home, "In Bay St. Louis, Angels Work Around the Clock." Her son, Tim Mosely, who now operates the Alice Mosely Folk Museum at 214 Bookter St., felt his mother's painting perfectly captured the truth of life in Bay St. Louis following Hurricane Katrina — so he made it so everyone can share in her vision.

The museum is now selling T-shirts featuring Alice Mosely's painting, with the phrase "We Will Prevail Over Katrina" emblazoned on the front.

"One of my mother's favorite sayings," Mosely said Monday, "is that 'It's not enough to endure — you must prevail over adversity.'"

The shirts are available at alicemosely.com, or at the museum, which is open Tuesday-Friday, 12-5; Saturdays from 1-5; and other times "by appointment or chance." Call 467-9223 for more information.

## Gulfside Assembly hosts Katrina scavenger hunt

Gulfside Assembly will host a "Katrina Scavenger Hunt and Cleanup on Saturday, Dec. 10, from 9 a.m.-3 p.m. at the church site, 950 S. Beach Blvd. in Waveland.

This event is for youth ages 14-18, in grades 9-12, along with as many adults as possible, especially men. We are looking for artifacts, photos, and keepsakes than can be salvaged from the storm.

Due to facility limitations, they ask that you bring lunch, coolers with water and ice, a first aid kit, hand wipes and

paper towels for your group. Please make sure that each individual coming is up-to-date with his or her tetanus shot. We advise that individuals wear the following items for your protection: leather gloves, work boots, insect repellent, sunscreen, long pants, caps or visors, and safety goggles. Bring the following items if at all possible: metal rakes, hammers, sledge hammers, wheelbarrows, chain saws along with gas, ladders, portable tents to provide shade and folding chairs.

## Long Island school donates to build community center

The Archer Street Elementary School in Freeport, Long Island, New York, has donated \$1,500 to the Freeport Hurricane Relief Task Force, a village-wide effort to raise \$90,000 to build a Community Center in Bay St. Louis.

Accepting the check on behalf of the Task Force were Bruce Newberry of the Freeport Office of Emergency Management, Ray Maguire, Executive Director of the Freeport Fire Department, and Danielle Rogers, secretary of the Hurricane Relief Task Force.

More than 18 Freeport government agencies, civic organizations, and local businesses are cooperating in the effort to establish the center in the historic seaside community.

Rogers said the recently launched effort has raised approximately \$6,000; she said an auction and further events and mailings would take place to help publicize the cause.

"Freeporters have traditionally been very generous to reach out to help people in need—wherever they are," Rogers said.

"We've done it as individual agencies and companies to help tsunami survivors. Now we're all banding together to work for the common cause of benefiting a single community that we can identify with and that was very hard hit. Working together, we know we can make a real difference in the rebuilding of this historic Mississippi community that has a lot in common with our own."

Freeport, Long Island, has a rich history going back to Revolutionary War days; its history is of a fishing port and today it has many restaurants and tourist sites. A multicultural community, the village has a population of more than 40,000 and there are many stately Victorian homes on tree-lined streets, some homes having been built by celebrities from vaudeville, Broadway and the film industry in the early 1900's when the area was a summer community for upscale New Yorkers.

In donating the check to the task force, Archer Street Principal Paula Lein said the money was raised mainly

by students bringing in pennies and other change day after day as part of the school's "Pennies of Kindness" program. "Our students are inspiring," she said. "One student, Jarrell Lanier, made a donation every day of our fundraising drive. The students truly lived the meaning of our motto for the drive: 'The world is a family whose happiness depends on a circle of caring...on a rainbow of friends.'"

Mike Cuevas, former Director of Cultural Affairs for Bay St. Louis, who now coordinates donations and volunteers, said "A community center will fulfill one of our 'dream list' projects from pre-Katrina. It is especially needed now, as we move forward with our rebuilding."

Rowe S. Crowder III, M.D.

November 25, 2005

Internal Medicine

To those who call Bay Saint Louis home,

I was four years old when Camille destroyed our house on Chartres Street. I've never understood how my mom and dad lived in a trailer on our lot with me, my two younger brothers, and our dog, for over two years, while our house was rebuilt. Guess I'm fixing to find out.

With the exceptions of Christ Episcopal, Our Lady of the Gulf, and Stanislaus I've been educated and trained outside of Mississippi. I've always been proud to have been from Bay Saint Louis. My fraternity brothers nicknamed me "Huck" while I was at Cal Poly. I flew the Mississippi State Flag from my dorm room. Medical school classmates saw me as a special project, teaching me about the culture of the Northeast and, importantly, how to correctly order a cheese steak sandwich at Pat's, in South Philly, at 3AM.

Since returning home after Katrina I've witnessed some pretty amazing things from citizens of my hometown, the medical staff, and employees at Hancock Medical Center. I've seen doctors practicing medicine with stethoscopes around their necks and hammers in their hands. I've seen nurses painting and knocking down sheet rock. I've seen Hancock Medical Center administration working tirelessly, and living on-site, while trying to reopen. One of my patients even loaned me a car so that I would have some transportation.

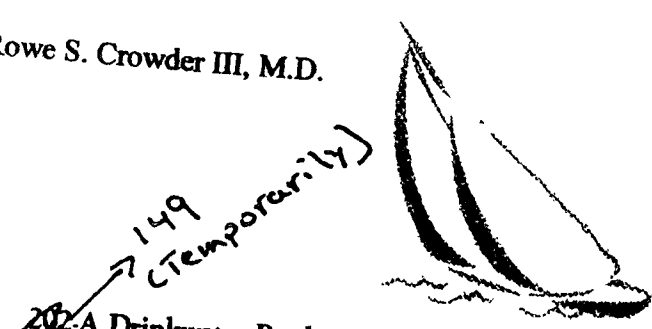
I have been fortunate to have trained, studied, and practiced at the world's greatest academic centers. I have never been more proud to be from Bay Saint Louis or to say that I practice medicine at Hancock Medical Center.

My office has reopened in a trailer outside the front entrance of the hospital. Julie and Tina (long-time office staff) have returned. Our hospital is open and caring for patients. I have never been more proud or honored to say that I am from Bay Saint Louis.

Sincerely,

Rowe

Rowe S. Crowder III, M.D.



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## Arrest Record

*Editor's note: The following is a list of arrests logged at the Hancock county Justice Facility from Nov. 17-28. Appearance on the jail log is not indicative of guilt, merely a record that an arrest has been made.*

### STAFF REPORT

Robert Mather, Jr., 39 - No insurance, suspended driver's license, 2nd DUI  
Brian Ruffino, 36 - Possession of drug paraphernalia  
Cathy Guttuso, 24 - Simple assault domestic  
Gregory Fucich, Jr., 24 - Disorderly conduct  
Anthony Whavers, 23 - 5 years  
James Nichols, 38 - Public drunk, disorderly conduct  
Joseph Patrick Martin, 18 - Grand larceny  
Thad Robinson

Brumfield, 19 - Accessory to grand larceny

Matthew O. Spooner, 25 - Probation violation

Devin Dixon, 27 - Probation violation

Joseph Williams, 23 - 5 years

Jose Gultierrez, 32 - Public drunk, curfew

James Earl Hicks, 25 - Simple assault, disorderly conduct, resisting arrest

Gordon Herron, 32 - Simple assault domestic

Lawrence Peterson, 22 - Disturbing family, disorderly conduct

Victoria Casteel, 19 - Disorderly conduct

Eziakias Nichols, 23 - Disorderly conduct

Daniel Webster, 66 - DUI, expired license

David Barnett, 43 - Trespassing, disorderly conduct

Pamela Ricca, 48 -

Disturbing the peace

Donna Berdine, 40 - Disorderly conduct

Michael Clauder, 40 - Possession of marijuana, dis. for traffic, suspended driver's license

Osveti Maldondo, 25 - DUI, suspended driver's license, open container, reckless driving, dis. for traffic

Eugene Ussery, 41 - DUI, speeding, no insurance

Ray Ladner, 26 - Suspended driver's license

Luke Keeler, 30 - 3 counts of burglary, warrant

Christopher McBryan, 35 - Looting

Ben Buffington, 31 - Looting

Aaron Farrell, 30 - Domestic violence

Stanley Garcia, 35 - Domestic violence

Brian E. Wood, 53 -

Public drunk

Gary Ryan, 30 - Public drunk

Kim Heiss, 39 - Burglary

Robert Mather, 39 - Burglary

## Advertise In The Sea Coast Echo

Book This Date... Sunday, Dec. 4th at 2pm  
for a reading & autographing of

Allain C. Andry's

"Louie the Buoy"

Illustrated by local artist S. Morton Tazewell III

at the Hancock County Library.

Hosted by BOOKENDS BOOKSTORE

Refreshments will be served. Call 467-5282 or 467-7540

for info or to reserve a signed copy.



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Opening December 12th

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## Emergency group site trailers now available

Families and individuals waiting for FEMA trailers to be placed on their private property are also eligible to move into trailers located at Emergency Group (EG) sites.

If you choose to move into an EG site, and your private property qualifies as a FEMA approved location, your EG site residency will not prevent you from receiving a FEMA trailer on your private property at a later date.

If you have been identified as a priority on the trailer waiting list and choose to accept an EG site trailer, you will be moved to the non-priority waiting list for receiving a trailer on your property. If you are interested in moving into a trailer at an EG site, please call 1-800-621-FEMA (3362).

## First Lady to host baby shower in Hancock Co.

MS First Lady Marsha Barbour will host a baby shower for all expectant mothers and those who've had babies in the past three months from 3-4 p.m. on Dec. 11. You must RSVP by Wednesday, Dec. 7. RSVP forms are available at the Hancock Medical Center; at Diamondhead at the doctors' offices behind the Diamondhead Supermarket; at the Pearl Mart in Pearlinton; and at the Christian Life Ministries at Kmart parking lot.

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We've

# expanded Saturday banking

Just when you need it most.

Tired of trying to fit everything into Monday through Friday? Relax. Hancock Bank makes life a little easier with a wide variety of locations open Monday through Saturday and additional banking services now available for the first time on Saturdays.

Visit six conveniently located Rebuild Loan Centers for full-service banking, Saturdays, 9 to 5.

Drop by these Centers for business and personal loans, mortgages, CD specials and access to any other banking services you need. You can even open a new account or learn more about financial options that may help you rebuild, such as a home equity loan.

- Picayune South Side 229 Memorial Blvd.
- Diamondhead 4401 Kalani Dr.
- Crossroads-Gulfport 10496 Hwy. 49
- Cedar Lake-Biloxi 926 Cedar Lake Road
- East Ocean Springs 2699 Bienville Blvd.
- Triangle-Pascagoula 3611 Denny Ave.

More branches than ever before  
are now open Saturdays, 9 to noon.

If you need to make a deposit, cash a check, order checks, open a new account, apply for a loan or get funds for the weekend, Hancock invites you to visit a branch near you. We'll handle your transaction quickly and get you on your way.

- Bay 90-Bay St. Louis 601 Hwy. 90
- Popp's Ferry-Biloxi 2369 Pass Rd.
- D'Iberville 10335 D'Iberville Blvd.
- Gautier 2020 Hwy. 90
- Courthouse-Gulfport 533 Courthouse Rd.
- Lyman-Gulfport 16100 Hwy. 53\*
- Norwood Village-Gulfport 12100 Hwy. 49N\*
- Lincoln Rd.-Hattiesburg 2007 Lincoln Rd.
- Hwy. 98-Hattiesburg 6052 Hwy. 98
- Escatawpa-Moss Point 7716 Hwy. 613
- Petal 535 Hwy. 42
- Picayune NorthSide 2400 Hwy. 11N\*
- Vancleave 11004 Hwy. 57\*

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# Opinion

THURSDAY  
DECEMBER 1, 2005

pg 4

## Cuevas' Quotes

by Ellis C. Cuevas  
Publisher Emeritus

### Good luck with insurance

Mississippi's Department of Transportation has done a great job in cleaning up the grounds of the I-10 Welcome Center in Hancock County.

Katrina left trees broken all over the spacious grounds and they have all been removed.

This was a great undertaking, but one needed to show that we will come back.

We all need to be proud of the service our Welcome Center provides and the image of our state it gives.

P.S. Bobbye Tate and her staff are the greatest at greeting visitors too.

For several years, I have had two holiday cacti with flowers I enjoy.

This past spring, I re-potted them in some good potting soil and both were doing very well with new growth.

Then came Katrina and both went for a swim.

It is interesting that the flood waters had no effect on one plant as it is now blooming and full of buds.

The other plant lost

a lot of its foliage and seems to be just holding on.

Both plants are not the same color, so I figure one does not like salt water at all.

The big talk around town still seems to be complaints about insurance companies.

People are complaining about settlements on damages and non-coverables, checks in the mail, or adjusters.

One resident who lost his home said his adjuster offered him \$50,000 as a settlement. He got three different contractors to give him bids, all three were in the \$150,000 range.

Another person I know said the adjuster quoted a figure around \$50,000. She was only offered \$11,000 since the insurance company was broke.

There just seem to be so many different insurance stories and I have a feeling some will be settled in court years from now.

Chasing insurance is a must for most folks and usually an easy chore. Collecting for damages several times is another story.

Until next time!

## Booze it up in Mississippi

Booze--legal or illegal--has always been a complicated, and sometimes comical, commodity for Mississippi to handle. And still is, four decades after the state repealed statewide prohibition.

Difficult as it is for some of us old-timers to realize, come 2006 Mississippi will mark 40 years since it became the last state to abandon the "noble experiment" of prohibiting by state law the sale of liquor.

Enforcement of the "dry" became a joke in many parts of the state as booze was sold openly along the Mississippi River and the Gulf Coast and out of the back door of bootleg joints across inland counties.

Booze sale, in almost every instance was done with the full knowledge

of local law enforcement officers. Often bootleggers "bought" protection from either the sheriff or the local constable, both elective officers.

Once, the Internal Revenue Service investigated a constable in Rankin County it suspected of greatly underpaying the federal income tax he owed on payoff money he had pocketed. The IRS found the constable had some \$400,000 in cash stashed in lock boxes under the names of relatives.

Spasmodically over the years, some govern-

nors, pushed by complaints from some citizens in the drier counties, would send in National Guard troops to smash booze found in targeted bootleg establishments.

Going out on National Guard raids was one of the most fun stories we Capitol newsmen covered in the 1950s and 60s. But admittedly it was also painful to see bottled-in-bond booze running down a street gutter into a sewage drain.

Adding to its prohibition hypocrisy, the state collected a "black mar-

ket" tax on illegal booze imported into the state to stock huge warehouses of Mississippi's wholesale operators. Local bootleggers picked up their supply at the warehouse and carted it back home to slake the thirsts of their constituents.

Were that not comedy enough, collection of the "black market" tax was handed by the Legislature to the obscure Depression-era state Tax Collector office and the occupant of the office could keep 10 percent of the take.

Soon, the state Tax Collector in Mississippi became the highest paid state official in the country.

It took the embarrassment of a raid by a loose-cannon sheriff on a 1966 Mardi Gras ball at the

MINOR--PAGE 5

### AT THE CROSSROADS

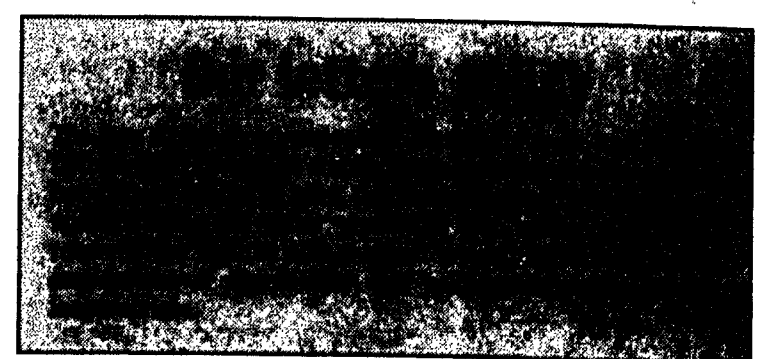


## Letters to the Editor

### Childhood memories, family ties are strong

I just read your editorial (on the web) regarding your emotional ties to the coastal geographic area. It really touched me - my Mother's "side of the family" is from Bay St. Louis - long time residents with streets named after them. I was one of the "folks from New Orleans" who would come to the Bay (in the 1950's and 1960's) on weekends after my Mother married and moved to New Orleans. I, too, remember closings on Wednesday afternoons the noon whistle,

and what, as a child, seemed to be one adventure after another - swimming, blackberrying (NO - NOT the electronic kind), listening to the frogs in the ravine across the street from my Grandmother's home while trying to go to sleep. My ties have remained strong and about four years ago my husband and I bought a house in Pass Christian with hopes of retirement sooner rather than later. Within a short time, I found myself referring to our "home" in Pass



Christain and our "house" in Alabama. A subtle difference, but one that speaks volumes.

Like so many others, we were in the path of the surge and all that remains of our home is a "shell", but every time I really think about the possibi-

ty of NOT returning, I see my Grandmother sitting on the porch sipping her sweet tea and telling me the most wonderful stories a child could ever hear. Thanks for helping to realize what home means.

Carol Williams

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James R. (Randy) Ponder, Editor and Publisher  
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## Minor -- booze

Continued from Page 1

Jackson Country Club, where the governor had been one of the revelers shortly before, to finally precipitate repeal of statewide prohibition.

The Legislature, which had fumbled the issue many times in years past, that year enacted the law still in effect authorizing county option legal sales of liquor, and made the state the exclusive wholesaler of all booze shipped into Mississippi. In legal counties, sales would be done through package stores licensed by the state.

Hard-shell dries in this Bible Belt state who had kept statewide prohibition on the books since 1908, predicted that only a handful of counties would opt by referendums to allow legal sales.

Time has proven how wrong they were. Mississippians soon took to legal booze with such alacrity that county after county, even some in surprising areas of the state that were thought to be bone dry, voted in legal sales.

In fact, as prohibition repeal is about to reach age 40, there are 48 of

the state's 82 counties that are now "wet," either in whole or in part, more, incidentally, than the number of wet parishes in Louisiana.

Four counties are half and half, owing to the fact that those having two courthouses may hold split elections. That leaves only 34 counties in the state entirely dry.

The 1966 law requires a county-wide referendum to legalize liquor sales. Invariably that pits municipalities that vote wet against rural areas that vote dry.

Only one significant exception has been made to the county-wide rule by the Legislature. By a special act, it allowed an urban area inside Lamar County annexed in 1998 by Hattiesburg (Forrest County) to vote in legal sale of liquor. The rest of Lamar County remains dry.

When the Legislature in 1966 legalized the system of the local option legal liquor, it installed the three-member state Tax Commission--as the state ABC board--to be the exclusive wholesaler of all liquor distributed for sales in licensed package stores or by the

drink in licensed bars.

The state makes money by putting a 27.5 percent markup on the price on booze and wine it distributes, and levying what is considered by national standards, a modest tax of 42.6 cents per gallon. In terms of total revenue, the state is collecting \$50 million a year from legal booze for the general fund.

Because of the tainted history of illegal booze during Mississippi's years of prohibition, many skeptics feared the new legal system would become mired in corruption. Quite to the contrary, the state's handling of legal liquor has remained scandal-free, standing as one of the few successful governmental systems installed in the past century.

With Christmas and New Year's near, the state's sprawling liquor warehouse in Gluckstadt, expanded in recent years, is bulging with increased stocks of good cheer for the season.

We found out prohibition of alcohol didn't work. Our challenge now is to see moderation does.

## \$12 million awarded for Katrina recovery projects

Federal grants totaling about \$12 million are approved for various rebuilding projects in Hancock, Harrison, Simpson and Jackson counties, U.S. Senators Trent Lott and Thad Cochran said Tuesday. The awards include funds to rebuild structures, utilities and to clear debris.

"Mississippi continues to recover from Katrina at a slow but sure pace," Senator Lott said. "An unprecedented storm like this will require many initiatives of this sort, but I know the communities which this latest round of grants impacts are very appreciative of this help. Grant funding like this will remain an important component of Mississippi's recovery effort, and Senator Cochran and I will work hard to make sure this

type of federal support continues."

Senator Thad Cochran said: "I am pleased the Federal Emergency Management Agency continues to release much needed funds that will help in the restoration of Mississippi communities. These funds are essential in helping hurricane damaged communities with debris removal and reconstruction."

The grants are broken down as follows:

\* \$1.2 million for Bay St. Louis -- to rebuild the Jimmy Rutherford Fishing Pier;

\* \$1.2 million for Simpson County -- for debris removal;

\* \$2 million for the West Jackson County Utility District -- to install control panels and rebuild pump stations and parts of the sewage

system.

\* \$3.5 million to rebuild two buildings at Pass Christian Middle School, including cafeteria, band hall, choir room, science lab and computer facilities;

\* \$2.6 million to the Mississippi Gulf Coast Regional Watershed County Utility District -- for restoration of public utilities, specifically at the Escatawpa Wastewater Treatment plant located in Moss Point;

\* \$1.5 million to Mississippi Gulf Coast Regional Wastewater -- to help restore treatment facilities of the plant located in Gautier;

The grants will be administered through the Federal Emergency Management Agency (FEMA)

## Hancock unemployment hits 24 percent

The state's unadjusted unemployment rate of 9.6 percent for October, was down from September's upwardly revised rate of 9.8, the Mississippi Department of Employment Security (MDBS) announced Wednesday.

The number of employed Mississippians rose by 4,000 while the number of unemployed Mississippians fell to 127,500, down by 2,500 from September.

The Nation's unadjusted unemployment rate of 4.6 percent was down two tenths of a point from September's 4.8 percent, and the national

seasonally adjusted unemployment rate of 5.0 percent for October was .1 of a point lower than September's 5.1 percent.

Total non-farm employment grew by 9,800, despite losses reported in several major industry sectors.

Fifty-three counties reported unemployment rates equal to or less than Mississippi's 9.6 percent age rate, with Desoto County showing the lowest rate of 4.6 percent, followed by Rankin County at 4.8 percent.

Twenty-two counties posted double-digit unemployment rates for

October, with Hancock and Harrison County reporting the highest rates of 24.3 percent and 24.0 percent.

"Recovery from the devastation brought on by Hurricane Katrina, especially in the coastal counties, will be a slow process and unemployment levels are expected to be high well into the next calendar year," said Wayne Gasson, Chief of Labor Market Information.

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ATTENTION Coast Residents!

## Philip's Pest Control

is now treating homes that received water damage from the hurricane for

## MOLD MILDEW TERMITES

Please call us for treatment once the sheetrock and insulation have been removed from your walls.

Upon completion of treatment certificate will be issued.

**(228) 255-3700 • (228) 868-3700**

All homes that received water damage from the hurricane need an updated termite treatment.

The Medical Foundation of South Mississippi

### CLINICS IN BAY ST. LOUIS

618 Blue Meadow Road, Suite 20

**Dr. Leland Kendrick -- Family Practice**

Monday -- Friday: 8:00 am -- 5:00 pm

(228) 463-0824 to schedule an appointment

**Gulf Coast Pediatrics (Bay Plaza Clinic)**

Monday -- Friday: 8:00 am -- 5:00 pm

(228) 463-0824 to schedule an appointment

### MEDICAL CLINICS IN LONG BEACH

5120 Beatline Road

**Beatline Internal Medicine -- Suite A**

Dr. Gail Farrar & Dr. Hal Hen

Monday -- Friday: 8:00 am -- 5:00 pm

(228) 868-1227 to schedule an appointment

**Long Beach Walk-In Clinic -- Suite B**

Monday -- Friday: 1:00 pm -- 7:00 pm

Saturday: 9:00 am -- 2:00 pm

(228) 868-4291, no appointment necessary

## It takes a Whitney Banker to weather the storm.



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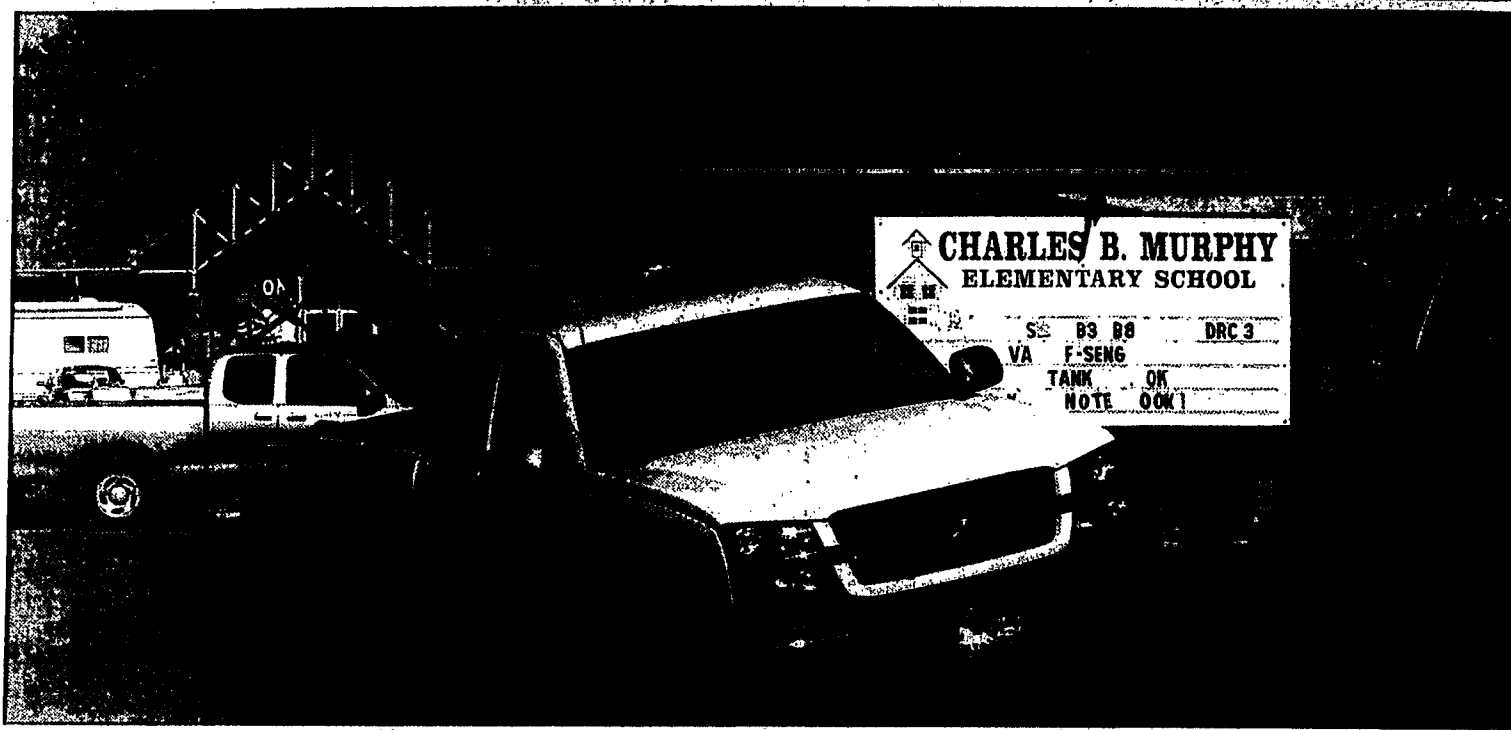
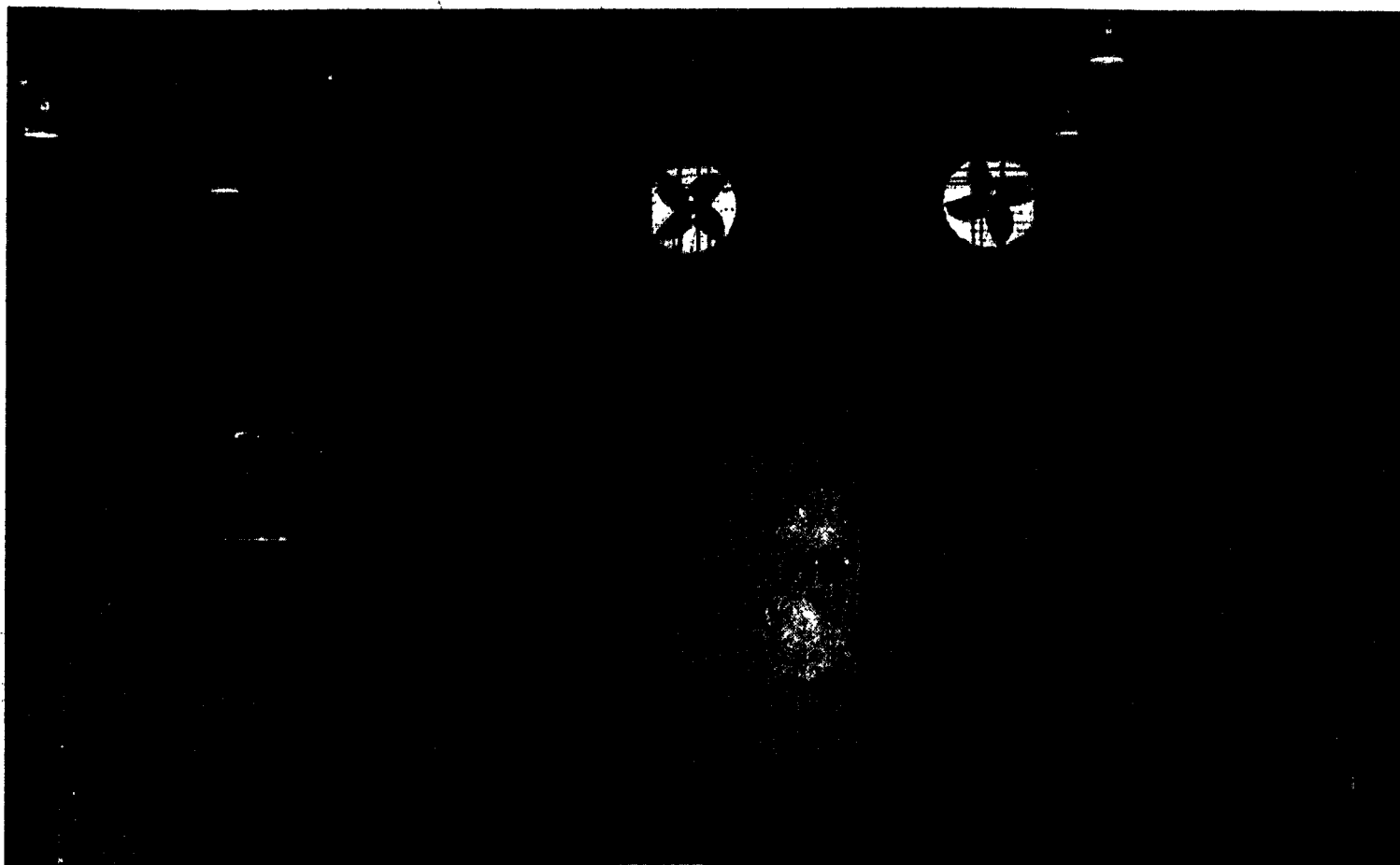
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Mississippi State President, Whitney National Bank

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Echo staff photos by Randy Ponder  
The Point of Distribution (POD) at Charles B. Murphy Elementary in Pearlinton, dubbed "Pearl Mart" by the community, remains open despite plans by the Hancock County School District to demolish it due to the extensive damage caused by Hurricane Katrina.

## Pearlington

Continued from Page 1

sionate plea to the Hancock County Board of Supervisors on Tuesday.

"Please don't let them bulldoze us," Buhr said. "I am asking you for some help here, just give me a piece of dirt or something to put our clinic, these people need us."

The school is to be demolished in part, but Hancock County School Superintendent David Kopf has no date set for this to occur.

"The school suffered major structure damage, and it is a liability," Kopf said. "We have a bid to demolish part of the school along with part of Gulfview School. We are not going to demolish the gym or the library at Charles Murphy School. There is a lot of misinformation and rumors going around. All we were trying to do is tell everyone that this is forthcoming, and that it is something that has to be done."

The board agreed to try to

help Buhr, telling her that a resolution would be passed requesting more time.

"I think that anyone on this board would agree to help you," said Supervisor Lisa Coward.

Supervisor Rocky Pullman agreed, and said that Buhr needed to develop an exit strategy for when she does leave.

Kopf said that the matter will be discussed at today's school board meeting.

"I am hoping that we can all work together in this process, everyone has been working hard under difficult circumstances," Kopf said.

Earlier in Tuesday's supervisor meeting, a representative from FEMA notified the board that FEMA plans to put three more group site trailer parks in Hancock County.

The plans are to place one on Shubert Rd with 50 trailers; one on Kiln-Waveland Cutoff Rd with 75 trailers;

and one near Charles B. Murphy School with another 50 trailers.

Supervisor Rocky Pullman said his district was for the group sites.

"I am not in favor of these group sites," Pullman said. "They do more harm than good. I think that FEMA needs to help people get on their home site instead of putting more and more group sites up. We have had problems at the Gulfview site, and we are not going to tolerate any more. Anyone living in these sites are going to be neighborly or they will be gone. This is still our county," Pullman said.

At a previous meeting, the board voted that there was to be a six-foot privacy fence placed around the group sites, and that anyone who had the sheriff's department called on them numerous times would be asked to leave.

## Roadside debris removal to be complete by Dec. 31

Residents are urged to push debris to curb by Dec. 11. Hancock County - The U. S. Army Corps of Engineers today announced that the Federal Emergency Management Agency

(FEMA) has targeted December 31st as a final pass completion date for clean-up of the public right of ways in Mississippi. Residents can help expedite the cleanup of Hancock

County by moving as much debris to the curb-side by Dec. 11th. This will help FEMA and the Corps meet the Dec. 31st target date.

### Household Hazardous Waste Collection Days are coming to locations near you:

**Saturday, December 3, 2005**  
**8:00 a.m. - 2:00 p.m.**

#### Hancock County:

Waveland City Hall Complex  
335 Coleman Ave.  
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#### Harrison County:

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Household Hazardous Waste Collection Days are being sponsored by the U. S. Environmental Protection Agency and the Mississippi Department of Environmental Quality

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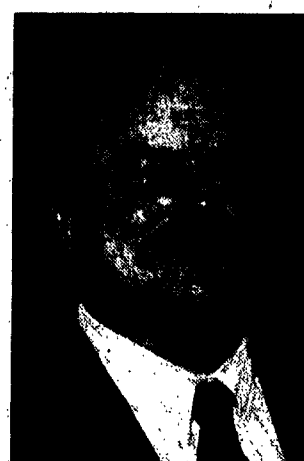


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## From the Mayor's Office



## Thank You For Thanksgiving!

Thanks to everyone who made the community-wide Thanksgiving Feast and Christmas Kids Fest such a success, especially:

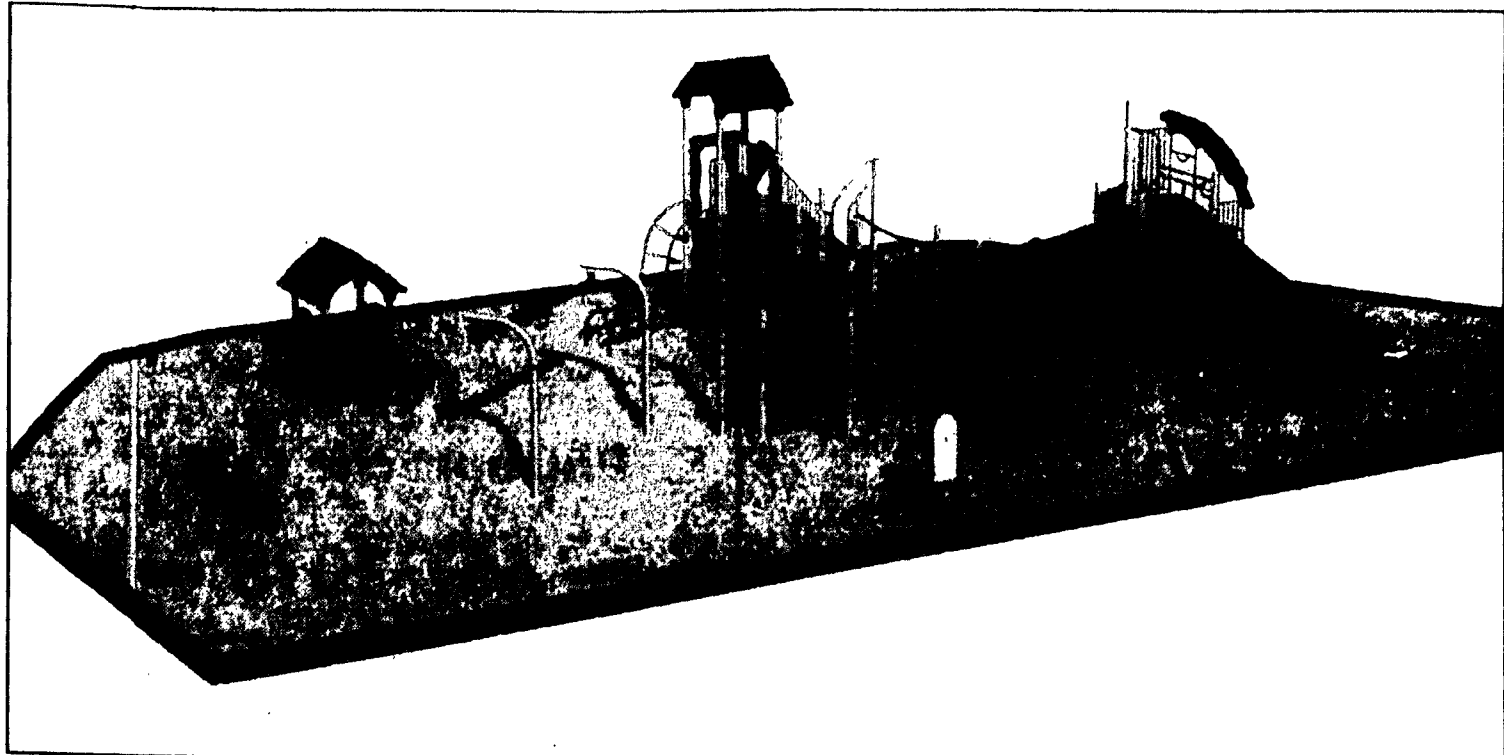
- Dr. Bob Warner
- Marilyn & the Jonesboro, Arkansas Rotary Club
- WBIR-TV of Knoxville, Tennessee
- The Calvary Chapel

This event would not have been possible without your participation, and is greatly appreciated.

— Mayor Eddie Favre

DAY SAINT LOUIS





Another portion of the playground designed by area school children that will be erected at the park behind the old city hall in Bay St. Louis.

## KaBoom!

Continued from Page 1

On Dec. 17, KaBOOM!, a playground equipment manufacturer, will construct a playground based on local children's designs at the city park behind the old Bay St. Louis City Hall. KaBOOM! is donating all \$100,000 worth of equipment, but it needs 150 local volunteers to install it.

"I'm impressed with how organized KaBOOM! is and how quickly they put this project together," Joellyn Gilmore, of a Bay St. Louis resident and member of Bridging the Gulf, said Tuesday.

Bridging the Gulf founder Virginia "Ginny" Vegas, a Bay St. Louis native who now

lives in Washington, Ct., initially contacted the company to do the project because she remembered how terrible it was for children after Hurricane Camille devastated the Coast.

"It was just so dispiriting," she said last month when local school children came together to design the park. "There was really nothing to do, so we played on piles of debris."

Reynolds formed her group with childhood friends Gilmore and Sheryl Carlson Goodnow.

"KaBOOM!'s founder Darryl Hammond has been wonderful ...," Gilmore said. "Our biggest concern right

now is getting the volunteers."

To volunteer to help with the project in any capacity, you can call Nancy Artigues at 228-216-8551; Molly Kergosien at 228-671-9103; Betsy Gagnet at 228-209-2312; or Gilmore at 228-493-1034.

"This is something that's going to be right," Gilmore said. "Everything right now, all the city buildings and everything, is temporary. This will be right and permanent."

"I think that's a great place to start rebuilding Bay St. Louis."

## Curfew

Continued from Page 1

another story.

"I know that the curfew was necessary for a while," said business owner Gary Veglia. "At this point, however, I don't think it's needed. The quicker we can get back to normal, the better."

Veglia's business, the Knock Knock Lounge, opened last week, and it is one of only three nightclubs in Waveland and Bay St. Louis to reopen.

"It's just hard to have any events, if there is a time limit. Our customers have shown frustration with having to leave at 11," Veglia said.

Some county residents are hoping for change in the current policy, as well.

"People here like to go out. It's part of who we are," said Nikki Tingstrom. "By the time you get off of work and get dressed, it only leaves you a couple of hours to stay out. I think it would be a good break for people here to have a little fun. I'm just tired of people telling us what to do."

One patron took it a little further by saying, "It feels like we are in jail. It's like we're kids again, and our parents telling us we have to be in at 11 o'clock."

Waveland police chief Jimmy Varnell agrees with lifting the curfew, but says it's not as easy as one might think.

"We are going to have to sit down with Bay St. Louis and the county to discuss it," Varnell said. "All three departments need to agree to it and work together. I think we could lift it in Waveland."

We have enough police officers to maintain order.

The Waveland Police Department has only lost one officer and one dispatcher since the storm, and with help from other agencies, the department is having more trouble from people riding four-wheelers than curfew violators.

"We have been getting a lot of complaints about people riding their four-wheelers up and down the street, and we are going to start enforcing that," said Assistant Chief Mike Prendergast. "I think lifting the curfew would be good for morale, as well as helping some businesses."

Prendergast pointed to the new Waffle House, Wal-Mart, and Sonic as examples.

Not all officials are for lifting the curfew, however. Bay St. Louis Police Chief Frank McNeil sees things differently.

"I don't think we need to lift the curfew right now," McNeil said. "We have already extended the curfew to 11:00, and there are not many places open past that time. We have had problems with limited street lighting, and looting. Until there is more places open, I don't think we need to lift it."

McNeil said that the curfew is made on the recommendation of the mayors and police chiefs. For the county, the supervisors and the sheriff have the final decision.

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# America responds to Hope Haven shelter with love

Hope Haven Children's Shelter in Waveland, just north of the tracks, received six feet of water from Hurricane Katrina. Although the two main buildings were left standing, several smaller structures were swept away or destroyed. Everything in the 3,500 square foot home and 2,000 square foot activities/storage center was lost to the flood waters. Terry Latham, Hope Haven Director, estimates their loss at about \$100,000. Like so many, Hope Haven did not have flood insurance and the damaged caused specifically by wind did not even meet the policy deductible.

Non profits, like businesses, are eligible to make FEMA and SBA applications but charities do not usually benefit from a "loan arrangement" under these circumstances as they have lost their donor base in addition to their property.

So Hope Haven, like so many others, will only receive meaningful help in covering its losses if one of the bills currently in congress passes. But help has arrived from other directions and Hope Haven is recovering and has plans to open its doors in the new year to once again serve local children who have been abused or neglected.

"We were fortunate to have received the assistance of the U.S. Navy CB's immediately after the storm," comments Latham. "Men and women from NMCB 133 helped with the cleaning out and tearing down phase and the folks from NMCB 4 did the rebuilding for us.

Mayor Longo facilitated their assistance and has kept an active interest in our progress which has been a real encouragement to us. Katrina hit Hope Haven hard. 11 out of 12 of our full and part time employees lost their homes and all of their belongings and 8 out of 12 of our Board members lost their homes. Our local donor base was destroyed, our board payments from the State stopped when we evacuated the children from the shelter and even our United Way contributions have been reduced by 50% until we reopen the shelter.

"Then we began receiving calls and e mails from outside the area asking what we needed and how could people help. An organization called "America Responds With Love" contacted us about six weeks ago and offered to help us obtain furniture for our shelter. Their Director, Richard McDonough, informed us that five other domestic violence and homeless shelters from New Orleans to Pascagoula were affected by Katrina as well and he was trying to get furniture donated to help all of us. And before we could take a deep breath, two 18 wheelers from Wisconsin, PODS from Florida and a smaller van from North Carolina arrived loaded with a wide variety of new furniture for every shelter! Luckily we were able to get help from Wes Griffith at the Kiln EOC who provided storage space for some of the furniture.

The key to America Responds With Love

operations is that they contact potential donors, allow them to participate at what ever level they wish and makes a commitment to the donor to track the donated items all the way to the final destination so the donor sees exactly where and how their donation is being used. We now have about 90% of the furniture we need and we are working on getting the rest."

With the loss of much of it's funding and staff, Hope Haven will be operating as a "foster home" vice "emergency shelter". "We will care for exactly the same children we did before," states Marge Toups, Board President. But instead of having staff that work different shifts we will have a couple or family that we will hire to live in the house who will be licensed by the State as foster parents. Hope Haven will still provide direct assistance to the family and foster children in regard to the cost of running the home, food, personal items, medical, dental and psychological services, schooling and recreation. What we accomplish under this arrangement is that we reduce our salary costs by about 60%. We will continue under this arrangement for a year or so and may even remain with this care model if it is as successful and we think it will be. When our donor base recovers, we may stay with the foster family arrangement and open another home so we can care for even more children."

Director Terry Latham states that Hope Haven needs to open soon as the incidence of child abuse

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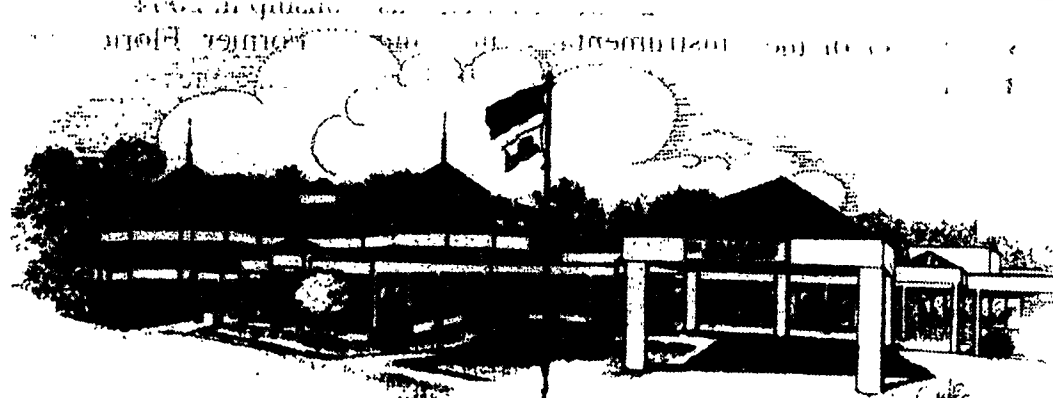
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*We're back!*

HMC's health care team proudly announces the reopening of inpatient medical services. The tireless efforts of our physicians, nurses, technicians, facilities services and other staff have enabled us to restore 24-hour emergency services and other support departments.

Outpatient rehab services, including cardiac rehab, are offered at HMC's Diamondhead Complex, located at Shepherd Square (access road alongside Diamondhead Supermarket). Several local physicians are currently seeing patients in this complex. We appreciate your continued confidence and support as we rebuild our community and hospital.

#### THE FOLLOWING PHYSICIANS ARE SEEING PATIENTS:

##### FAMILY PRACTICE:

Roberta Chillumgras, M.D. - Temporary office at her Waveland clinic  
Ron Kellum, M.D. - Indian Hill, Diamondhead  
David Roberts, M.D. - Gex Road, Diamondhead  
Opening soon: Sidney Chevis, M.D., Bay St. Louis  
Bert Chevis, M.D. - Opening December 27th

##### INTERNAL MEDICINE

James Crittenden, M.D. - M-F, 9am - 3pm  
Call (228) 467-1414 for appointment  
Rowe Crowder, M.D. - 149 Drinkwater, Bay St. Louis, 463-1649  
Charles A. Kergosien, M.D. - Thurs., Shepherd Square, Diamondhead

##### PEDIATRICS:

Scott Needle M.D. - Mon. & Wed., 9 am-12 noon, Shepherd Square, Diamondhead  
Opening Soon 149 Drinkwater, Bay St. Louis  
Bertrand Sy, M.D. - Opening Early 2006

##### OB/GYN:

Noel Duplantier, M.D. - Gex Road, Diamondhead, M-F, 4-7 p.m.  
Call (228) 467-2555 for appointment  
Jerry Karabin, M.D. - Fridays, Shepherd Square, Diamondhead  
Dimitri Yanez, M.D. - Gex Road, Diamondhead by appointment

##### CARDIOLOGY:

Bassam Baroudi, M.D. - Shepherd Square, Diamondhead  
Jay Libys, M.D. - Gex Road, Diamondhead by appointment  
Wakkas Tayara, M.D. - Shepherd Square, Diamondhead, Thurs. 9-11

##### GENERAL SURGERY:

Brian Anthony, M.D. - Temporary office at his Bay St. Louis clinic  
Joseph R. Lee, M.D. - Temporary office (to be announced)  
Opening in December, Bay St. Louis

##### PODIATRY:

Jeffery Benzing, DPM - Shepherd Square, Diamondhead, Tues. 9-12

Shepherd Square Receptionist - 586-0086

Port Bienville Clinic (Pearlington) Now Open

Kiln Clinic (Dollar General parking lot) Now Open



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## Obituaries

### WILLIAM SNOUFFER

William Edwin "Bill" Snouffer, 79 of Ripley, WV, formerly of Pomeroy, Ohio and Bay Saint Louis, MS died Sunday, November 27, 2005 at Hubbard Hospice House, Charleston, WV.

He was a US Army Veteran of World War II, employed at Midwest Steel with 22 years of service, co-owner of Blue Streak Cab Company in Meigs County, Ohio and a member of Main Street Baptist Church, Bay Saint Louis, MS. He was also a member of the American Legion Post 139 and VFW Post 3253 both in Bay Saint Louis.

He was preceded in death by parents Irvin D. and Lula A. Leftwich Snouffer. He is survived by his wife of 53 years Jane Crist Snouffer, sons Dana and his wife Jan Snouffer of McConnellsville, Ohio, Gary and his wife Sarah of Bay Saint Louis, MS, daughter Melody and her husband Tom Bumgardner of Ripley, sister-in-law Marie Snouffer and Niece

Barbara Woods both of Jackson, MI, grandchildren Gary Snouffer II, Joshua Snouffer, Christopher Snouffer, Michelle Roush, Brandon Rumburg and Kindra Snouffer. Also survived by 7 great grandchildren. A memorial service will be held Thursday, December 1, 2005 at 11a.m. at the Victory Baptist Church,

Middleport, Ohio with Rev. James Keezee officiating. Friends were received Wednesday, November 30, 2005 from 6-8 p.m. at the Vail Funeral Home, Ripley, WV. Memorial donations may be made to the Hubbard Hospice House, 1001 Kennawa Dr., Charleston, WV 25301. Condolences may be sent at [www.vailfh.com](http://www.vailfh.com).



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# Sports

## Ole Miss' Kendrick wraps collegiate football career in 2005 Egg Bowl

### SEA COAST ECHO

Ole Miss' Larry Kendrick, a former Pearl River Community College All-American wide receiver-defensive back, wrapped up his collegiate football career Saturday in the Rebels 34-14 loss to arch-rival Mississippi State in the 2005 Egg Bowl played in Starkville.

Kendrick, a Davenport, Fla., native who prepped under PRCC head coach Tim Hatten at Haines City High School in Florida, earned numerous accolades during his one-year stint at The River in 2003. He was PRCC's first player to earn NCJAA All-American honors on both sides of the ball, coping first-team honors as a defensive back and honorable mention status as a wide receiver.

In addition, Kendrick, who transferred to Pearl River from the University of Florida, was the first Wildcat player in history to be named the NJCAA's 'Defensive Player of the Year' and 'Male Athlete of the Year.' He was also named the MACJC-Region 23 'Most Valuable Player' in 2003, while earning first-team All-MACJC honors as a



Ole Miss' Larry Kendrick gets wrapped up by Mississippi State's Jamar Chaney (22) in the annual Egg Bowl played Saturday in Starkville. State won the game 35-14, bringing Kendrick's collegiate career to an end. Kendrick was an offensive and defensive All-American for the Pearl River Wildcats during the 2003 season.

receiver and second-team honors as a defensive back.

In 2003, Kendrick was instrumental in the Wildcats winning their first MACJC championship in 27 years, finishing the year at 10-1 overall and No. 3 in the final NJCAA poll. PRCC went on to win state titles

in 2004 and 2005, while coping its second-ever NJCAA national championship in 2004.

Former Florida head coach Steve Spurrier signed Kendrick out of high school in the spring of 2001 and played special teams for the Gators the following fall. Spurrier left Gainesville

for the NFL's Washington Redskins in 2002 and was succeeded by Ron Zook. Kendrick received a medical red-shirt for the 2002 season and transferred to PRCC in the spring of 2003.

He signed with then-Ole Miss head coach David Cutcliffe's Rebels following his record-set-

ting stint at The River. Cutcliffe was fired following the 2004 season. Former Southern Cal assistant coach Ed Orgeron succeeded Cutcliffe in Oxford.

Kendrick was signed as a defensive back and wide receiver, but saw only limited action on the defensive side. Late in his final campaign with the Rebels, he was moved to running back. Ole Miss finished its season at 3-8 overall.

A 6-foot, 210-pounder, Kendrick led the state and nation in 2003 in picking off 9 passes from his defensive back posi-

tion in 2003, while his 86 points (14 touchdowns, 1 two-point conversion) was tops on the team and in the league.

In addition, his 688 receiving yards (32 receptions) was second on the team and in the state, while he led the MACJC in punt returns, averaging 16.7 yards per return on 12 attempts.

Pearl River won its record 18th title this past Nov. 19 with a 25-19 victory over Mississippi Gulf Coast. The Wildcats' 18 state titles tops all comers among Mississippi junior colleges.

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## Tigers win first game of season

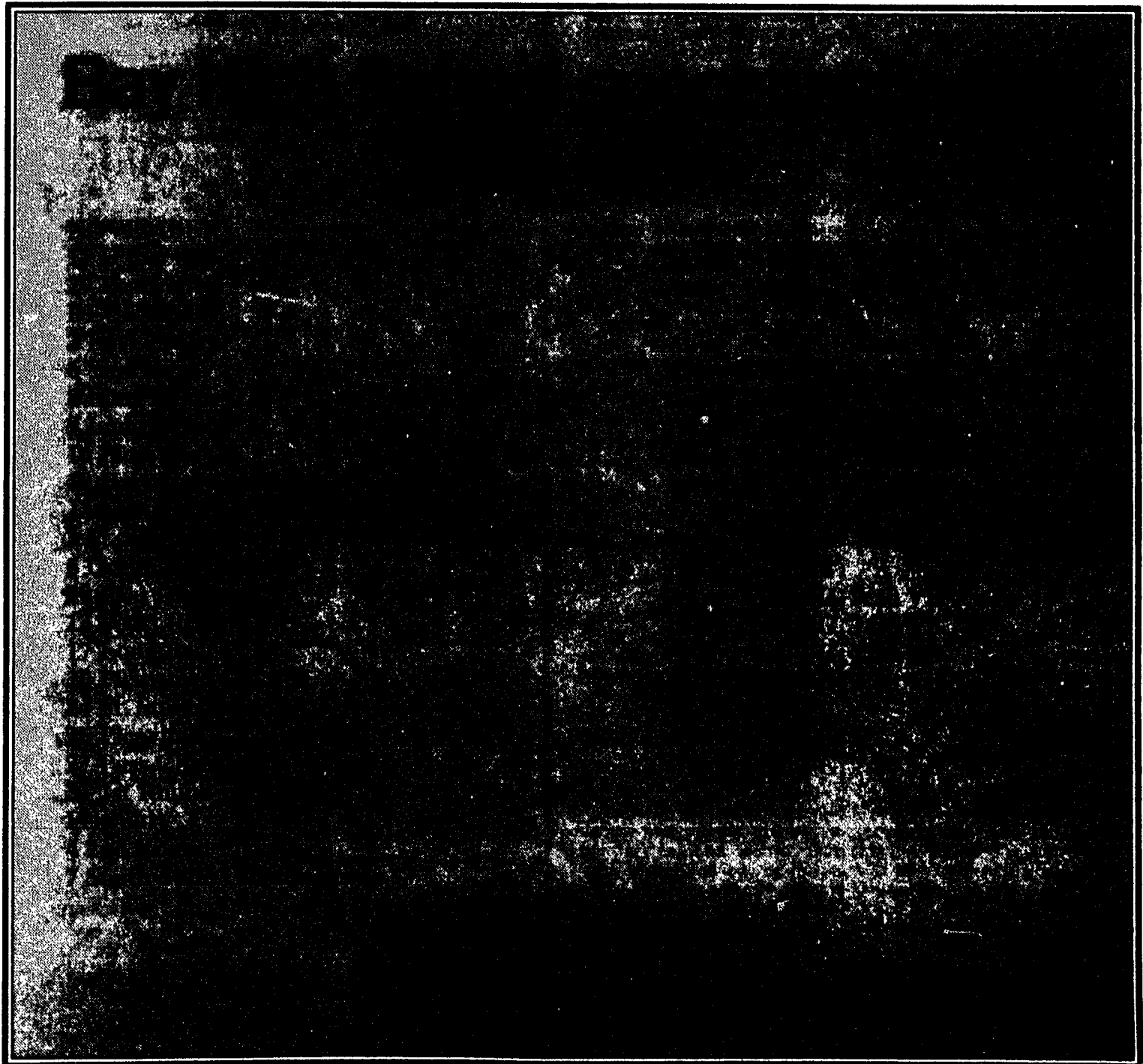
Bay High Soccer opened its season last night in a district game against Pearl River.

Taylor Bourgeois crossed the

ball to Kyle Moran who headed it in to give the Tigers the early lead. Marcello DeSousa hit the game winner late in the second half to

give Bay High the 2-1 victory.

Bay High is now 1-0-0 and 1-0 in district play.



**NOTICE**  
NOTICE IS HEREBY GIVEN THAT HANCOCK MINI STORAGE LOCATED AT 5450 HIGHWAY 90, BAY ST. LOUIS, MISSISSIPPI, 39520, WILL REMOVE ALL BELONGINGS IN EVERY UNIT TO THE STREET FOR DEBRIS PICKUP ON THE 27TH DAY OF DECEMBER 2005.

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**IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI**

**ROSEMARY ELIZABETH TACKETT**  
**PETITIONER**  
**VERSUS**  
**MICHAEL A. WELCH**

**RESPONDENT**  
**GILDA TACKETT and**  
**CHERYL RASBURY**  
**INTERVENORS/MOVANTS**  
**VERSUS**  
**ROSEMARY ELIZABETH TACKETT, MICHAEL A. WELCH, and JEFFREY RASBURY**

**RESPONDENTS**  
**CAUSE NO. 2003-00030(3)**  
**SUMMONS BY PUBLICATION**

STATE OF MISSISSIPPI  
COUNTY OF HANCOCK  
TO: ROSEMARY ELIZABETH TACKETT, MICHAEL A. WELCH and JEFFREY RASBURY

You have been made a Defendant in the suit filed in this Court by Cheryl Rasbury and Gilda Tackett, seeking to terminate parental rights.

You are required to mail or hand deliver a written response to the Complaint filed against you in this action to Martha G. Carson, Attorney for Plaintiff, whose address is P. O. Box 141, Biloxi, Mississippi 39533-0141.

**YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THIRTY DAYS AFTER THE 1ST DAY OF DECEMBER, 2005, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.**

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and the seal of said Court, this 17 day of November, 2005.

(SEAL)  
Tim Kellar,  
Hancock County Chancery Clerk

BY: Larrinell Scarborough  
Deputy Clerk  
12/01; 12/08; 12/15/2005

**WAVELAND, MISSISSIPPI**

**REQUEST FOR PROPOSALS**  
The City of Waveland, Mississippi will accept sealed proposals from qualified firms for professional services required for application preparation and subsequent implementation of their HOME Investment Partnerships Program Disaster Relief by the Mississippi Development Authority.

The City is seeking funding for HOME Investment Partnerships Program Disaster Assistance, and a Project Administrator will be selected to oversee various Disaster projects.

Information packages concerning the request for proposals are available at City Hall, Trailer B, 329 Coleman Avenue, Waveland, MS between the hours of 8 A.M. and 5 P.M., Monday through Friday.

The services required for this project are:

**ADMINISTRATIVE:** Assist the City and its agents in the application preparation and subsequent program administration including management accounting, required reports to HUD and the State, implementation of applicable State and Federal laws, regulations, and requirements, establishment and maintenance of filing system; and serve as liaison between the City and the State. Firms or individuals proposing to perform administrative services should submit a list of their qualifications, experience, and capacity for performance.

Proposals for this project will be rated according to the following criteria:

1. **EXPERIENCE** with similar HOME Investment Partnerships Program Grant Projects;  
2. **QUALIFICATIONS**, knowledge, and technical expertise in this and similar projects;  
3. **CAPACITY FOR PERFORMANCE** to perform required services in a timely manner, given current workload and staff.

All proposals will be rated on the following system to determine the best offer: Description and maximum points: Qualifications - 40; Experience - 40; Capacity - 20; Total: 100 Points.

Proposals will be reviewed by the selection committee using the above selection criteria. A written contract will be awarded to the firm whose proposal is within the competitive range and determined by the committee to be the most advantageous to the City, cost and other factors considered. The contract will include scope and extent of work and other essential requirements. The Mayor and Aldermen of the City of Waveland reserve the right to reject any and all proposals and to waive any irregularities or informalities in the

proposal process.

The City of Waveland is an equal opportunity employer.

Proposals should be sealed and properly labeled as HOME DISASTER ASSISTANCE FUNDS and may be delivered or mailed to: City Clerk, City of Waveland, P.O. Box 539, 335 Coleman Avenue, Waveland, MS 39576, Trailer 2 no later than 4:00 P.M., Tuesday, December 13, 2005, after which time they will be opened by the Selection Committee. The Selection Committee will then review each proposal and select a qualified firm or individual.

12/01/2005

**WAVELAND, MISSISSIPPI**

**REQUEST FOR PROPOSALS**  
The City of Waveland, Mississippi will accept sealed proposals from qualified firms for professional services required for application preparation and subsequent implementation of their Community Development Block Grant Public Facilities and Economic Development Disaster Program and/or any other program as designated for Disaster Relief by the Mississippi Development Authority.

The City is seeking funding for Community Development Block Grant Public Facilities and Economic Development Disaster Assistance and a Project Administrator, Project Architect, Project Engineer, and Project Attorney will be selected to oversee various Disaster projects.

Information packages concerning the request for proposals are available at City Hall, 339 Coleman Avenue, Trailer B, Waveland, MS between the hours of 8 A.M. and 5 P.M., Monday through Friday.

The services required for this project are:

**ADMINISTRATIVE:** Assist the City and its agents in the application preparation and subsequent program administration including management accounting, required reports to HUD and the State, implementation of applicable State and Federal laws, regulations, and requirements, establishment and maintenance of filing system; and serve as liaison between the City and the State. Firms or individuals proposing to perform administrative services should submit a list of their qualifications, experience, and capacity for performance.

**ARCHITECT:** Architectural design for construction of the proposed improvements including: all design surveys, preliminary design work, final design phase, preparation of plans and specifications, and construction inspection. Firms or individuals should submit a list of their experience, qualifications, and capacity for performance.

**ENGINEERING:** The selected engineer shall complete engineering services in accordance with applicable state and federal laws, regulations, and procedures. Activities will include insuring compliance with all aspects of project design and implementation. More specific services required for this project include:

(a) Prepare plans and specifications for project.  
(b) Construct and distribute bid packets (insuring that all Federal and State requirements are met in contract preparation).  
(c) Assist in bid opening and prepare bid tabulation.  
(d) Provide resident project representative to insure contractors conform to plans and specifications.  
(e) Conduct work-in-progress inspections giving monthly reports to the City and approving any and all partial payment requests.  
(f) Review and approve all change order requests prior to submission to the Mayor and Board of Aldermen or their designee for final approval.

**LEGAL:** Consultation services as required for the implementation of the proposed improvements as outlined in the Disaster application in accordance with State and Federal laws and regulations. Legal services shall include but not be limited to: consultation services, the evaluation of all contracts and land acquisition, etc. Offerors should submit a list of their experience, qualifications, capacity for performance along with an hourly rate charged for consultation services. Other services include examination of property records related to any easements which might be required.

Proposals for this project will be rated according to the following criteria:

1. **EXPERIENCE** with similar Community Development Block Grant Projects;  
2. **QUALIFICATIONS**, knowledge, and technical expertise in this and similar projects;  
3. **CAPACITY FOR PERFORMANCE** to perform required services in a timely manner, given current workload and staff.

All proposals will be rated on the following system to determine the best offer: Description and maximum points: Qualifications - 40; Experience - 40; Capacity - 20; Total: 100 Points.

Proposals will be reviewed by the selection committee using the above selection criteria. A written contract will be awarded to the firm whose proposal is within the competitive range and determined by

the committee to be the most advantageous to the City, cost and other factors considered. The contract will include scope and extent of work and other essential requirements. The Mayor and Aldermen of the City of Waveland reserve the right to reject any and all proposals and to waive any irregularities or informalities in the proposal process.

The City of Waveland is an equal opportunity employer.

Proposals should be sealed and properly labeled as CDBG DISASTER ASSISTANCE FUNDS and may be delivered or mailed to: City Clerk, City of Waveland, P.O. Box 539, 339 Coleman Avenue, Trailer B, Waveland, MS 39576 no later than 4:00 P.M., Tuesday, December 13, 2005, after which time they will be opened by the Selection Committee. The Selection Committee will then review each proposal and select a qualified firm or individual.

12/01/2005

**IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI**

**HANCOCK COUNTY DEPARTMENT OF HUMAN SERVICES,**

**VS. ZADIE ROGERS, SOCIAL SERVICES REGIONAL DIRECTOR,**

**AND TRAVIS GROS, MINOR, BY AND THROUGH THEIR NEXT FRIEND, ZADIE ROGERS PETITIONERS**

**VS. KRISTY LYNN GROS AND UNKNOWN PUTATIVE FATHER RESPONDENTS**

**CIVIL ACTION, FILE NO. C2301-05-653(2)**

**CHANCERY COURT SUMMONS**

THE STATE OF MISSISSIPPI  
TO: Kristy Lynn Gros and Unknown Putative Father, who are not to be found in the State of Mississippi on diligent inquiry and whose post office address are not known to the Petitioners after diligent inquiry made by said Petitioners.

You have been made a Respondent in the suit filed in this Court by the Hancock County Department of Human Services by Zadie Rogers, Social Services Regional Director, and Travis Gros, minor, seeking to terminate your parental rights as those rights relate to said minor and demanding that the full custody, control and authority to act on behalf of said minor be placed with the Hancock County Department of Human Services.

**YOU ARE SUMMONED TO APPEAR AND DEFEND AGAINST THE PETITION FILED AGAINST YOU IN THIS ACTION AT 9:30, O'CLOCK A.M. ON THE 6TH DAY OF JANUARY 2006, IN THE COURTROOM OF THE HARRISON COUNTY CHANCERY COURT COURTROOM, 1801 23RD AVENUE, GULFPORT, MISSISSIPPI, BEFORE JUDGE MARGARET ALPHONSO, AND IN CASE OF YOUR FAILURE TO APPEAR AND DEFEND, A JUDGMENT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.**

**CHANCERY COURT COURTROOM, 1801 23RD AVENUE, GULFPORT, MISSISSIPPI, BEFORE JUDGE MARGARET ALPHONSO, AND IN CASE OF YOUR FAILURE TO APPEAR AND DEFEND, A JUDGMENT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.**

You are not required to file an answer or other pleading, but you may do so if you desire.

ISSUED under my hand and seal of said Court, this 21 day of November, 2005.

(SEAL)  
TIMOTHY A. KELLAR,  
CHANCERY CLERK  
HANCOCK COUNTY, MISSISSIPPI

BY: Larrinell Scarborough  
Deputy Clerk  
12/01; 12/08; 12/15/2005

**IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI**

**HANCOCK COUNTY DEPARTMENT OF HUMAN SERVICES,**

**VS. ZADIE ROGERS, SOCIAL SERVICES REGIONAL DIRECTOR,**

**AND BRENNIA RENEE BEECH, MINOR, BY AND THROUGH HER NEXT FRIEND, ZADIE ROGERS PETITIONERS**

**VS. MARK DEMPSEY HODA AND ANY UNKNOWN PUTATIVE FATHER RESPONDENTS**

**CIVIL ACTION, FILE NO. C2301-05-688(1)**

**CHANCERY COURT SUMMONS**

THE STATE OF MISSISSIPPI  
TO: ANY UNKNOWN PUTATIVE FATHER, who is not to be found in the State of Mississippi on diligent inquiry and whose post office address is not known to the Petitioners after diligent inquiry made by said Petitioners.

You have been made a Respondent in the suit filed in this Court by the Hancock County Department of Human Services by Zadie Rogers, Social Services Regional Director, and Brenna Renee Beech, a minor, seeking to terminate your parental rights as those rights relate to said minor and demanding that the full custody, control and authority to act on behalf of said minor be placed with the Hancock County Department of Human Services. Respondents other than you in this action are Mark Dempsey Hoda.

**YOU ARE SUMMONED TO APPEAR AND DEFEND AGAINST THE PETITION FILED AGAINST YOU IN THIS ACTION AT 9:30, O'CLOCK A.M. ON THE 11TH DAY OF JANUARY 2006, IN THE COURTROOM OF THE HARRISON COUNTY CHANCERY COURT COURTROOM, 1801 23RD AVENUE, GULFPORT, MISSISSIPPI, AND IN CASE OF YOUR FAILURE TO APPEAR AND DEFEND, A JUDGMENT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.**

You are not required to file an answer or other pleading, but you may do so if you desire.

ISSUED under my hand and seal of said Court, this 21 day of November, 2005.

(SEAL)  
TIMOTHY KELLAR,  
CHANCERY CLERK  
HANCOCK COUNTY, MISSISSIPPI

BY: Larrinell Scarborough  
Deputy Clerk  
12/01; 12/08; 12/15/2005

**PUBLIC HEARING NOTICE**

The Bay St. Louis Planning and Zoning Commission will hold a meeting Thursday, December 15, 2005 at 5:30 p.m.

The meeting will be held at the Bay St. Louis Depot, 1928 Depot Way, to consider the following:

RENE P. MERIC, JR. - application for special subdivision plat approval to allow for the creation of two residential lots. The property in question is located at 956 South Beach Blvd and describe as Lots 221A & 217, Fourth Ward, Bay St. Louis, Hancock County, Mississippi, parcel #153D-0-06-001. The property is zoned R-4.

MADELINE TONTI - application for side yard variances for a 9 foot setback to the NW side yard and 7.5 foot setback to the SE side yard to rebuild a single-family residence with a new addition. The property in question is located at 4010

North Beach Blvd and described as Part Lot 2A, Rear First Ward, Bay St. Louis, Hancock County, Mississippi, parcel #136H-2-37-010.000. The property is zoned R-1.

BRENDA CUEVAS - application for special exception to be allowed to use an accessory structure located on residential property as a beauty salon.

The property in question is located at 833 Chiniche Street and described as Part Lots 212 & 40, Fourth Ward, Bay St. Louis, Hancock County, Mississippi, parcel numbers 137Q-0-44-089.000 & 137Q-0-44-090-003. The property is zoned R-1 & R-3.

CHATEAU ST. LOUIS, LLC - application for special subdivision plat approval to change the configuration of four existing parcels. The property in question is located at 515 Third Street and described as Block 3, Lots 2-3, Part Lots 4, 6, & 7

and Lots 67-71; Part Lots 4 & 5, Lots 8 & 9; Lots 9 & 11 and Part Lots 10 & 64, St. Charles Subdivision, parcel numbers 149N-0-30-205.000, 149N-0-30-203.000, 149N-0-30-204.000 and 137R-0-44-026.000. The property is zoned R-3.

Additional information for the above mentioned is available for review during the hours of 9 a.m. and 5 p.m., Monday through Friday in the office of the Clerk of Council, 1928 Depot Way. All interested parties are urged to attend.

PAULA C. FAIRCUNETUE  
CLERK OF COUNCIL  
12/01/2005

**IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI**

**HANCOCK COUNTY DEPARTMENT OF HUMAN SERVICES,**

**VS. ZADIE ROGERS, SOCIAL SERVICES REGIONAL DIRECTOR,**

**AND MATTHEW RAYMOND KNOWLSON, JR., KELSEY BRIANNA KNOWLSON, MINORS, BY AND THROUGH THEIR NEXT FRIEND, ZADIE ROGERS PETITIONERS**

**VS. CRYSTAL DARLENE GROS, MATTHEW RAYMOND KNOWLSON, SR.**

**RESPONDENTS**

**CIVIL ACTION, FILE NO. C2301-05-652(1)**

**CHANCERY COURT SUMMONS**

THE STATE OF MISSISSIPPI  
TO: Crystal Darlene Gros, who is not to be found in the State of Mississippi on diligent inquiry and whose post office address is not known to the Petitioners after diligent inquiry made by said Petitioners.

TO: Matthew Raymond Knowlson, Sr., who is not to be found in the State of Mississippi on diligent inquiry and whose post office address is not known to the Petitioners after diligent inquiry made by said Petitioners.

You have been made a Respondent in the suit filed in this Court by the Hancock County Department of Human Services by Zadie Rogers, Social Services Regional Director, and Matthew Raymond Knowlson, Jr., and Kelsey Brianna Knowlson, minors, seeking to terminate your parental rights as those rights relate to said minors and demanding that the full custody, control and authority to act on behalf of said minors be placed with the Hancock County Department of Human Services. Respondents other than you in this action are Matthew Raymond Knowlson, Sr.

ISSUED under my hand and seal of said Court, this 21 day of November, 2005.

(SEAL)  
TIMOTHY KELLAR,  
CHANCERY CLERK  
HANCOCK COUNTY, MISSISSIPPI

BY: Larrinell Scarborough  
Deputy Clerk  
12/01; 12/08; 12/15/2005

**Raymond Knowlson, Jr., and Kelsey Brianna Knowlson, minors, seeking to terminate your parental rights as those rights relate to said minors and demanding that the full custody, control and authority to act on behalf of said minors be placed with the Hancock County Department of Human Services.**

**YOU ARE SUMMONED TO APPEAR AND DEFEND AGAINST THE PETITION FILED AGAINST YOU IN THIS ACTION AT 9:30, O'CLOCK A.M. ON THE 11TH DAY OF JANUARY 2006, IN THE COURTROOM OF THE HARRISON COUNTY CHANCERY COURT COURTROOM, 1801 23RD AVENUE, GULFPORT, MISSISSIPPI, AND IN CASE OF YOUR FAILURE TO APPEAR AND DEFEND, A JUDGMENT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.**

You are not required to file an answer or other pleading, but you may do so if you desire.

ISSUED under my hand and seal of said Court, this 21 day of November, 2005.

(SEAL)  
TIMOTHY KELLAR,  
CHANCERY CLERK  
HANCOCK COUNTY, MISSISSIPPI

BY: Larrinell Scarborough  
Deputy Clerk  
12/01; 12/08; 12/15/2005

**NOTICE TO BIDDERS**

The City of Bay St. Louis, Mississippi is accepting sealed bids for the following item(s) for use by the Fire Department, City of Bay St. Louis:

1 ea. - 100 Kilowatt, diesel powered, standby electrical power system, (Generator)

Bid specifications may be obtained from:  
Fire Chief Robert Gavagnie  
310 Old Spanish Trail

Bay St. Louis, MS 39520

Enclosed  
P.O. Box 2550  
Bay St. Louis, MS 39521  
Bids shall be hand delivered to:  
City of Bay St. Louis  
1928 Depot Way  
Bay St. Louis, MS 39520  
The City of Bay St. Louis reserves the right to reject any and all bids.

11/24; 12/01/2005

**NOTICE TO BIDDERS**

The City of Bay St. Louis is accepting sealed bids on the following equipment, declared as surplus by the Bay St. Louis Fire Department.

1 ea. - 1980 Mack Model "MC" Custom Pumper  
Built by Mack Fire Apparatus  
> 270 HP Maxidine Diesel  
> 5-Speed Manual Transmission  
> Waterous 1250 GPM 2-Stage Pump  
> 500 Gallon Booster Tank  
> Galvanized Steel Low-Side Fire Body  
> 1.5" & 1- 2.5" Preconnect Hose Lines

Maintenance, pump test records and original service manuals are available. Vehicle is running, pumps, and will be sold "As is, Where is" with no warranties or guarantees expressed or given. Some loose firefighting equipment will be included with the vehicle. Questions should be directed to:

Fire Chief Robert Gavagnie  
310 Old Spanish Trail  
Bay St. Louis, MS 39520

11/24; 12/01/2005

**LEGALS--PAGE 12**

**Steel Buildings**

And everything in between including steel roofing and siding, purlins and trim, and all the accessories. They're manufacturer direct, too.

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**Majestic Metals**

**EQUITABLE/ AXA**

**LIFE INSURANCE COMPANY**

ATTENTION PAST AND PRESENT POLICYHOLDERS AND ANNUITY PURCHASERS

If you have purchased a whole life policy, universal life policy, or annuity with the companies named above and you feel certain facts were not disclosed to you regarding your policy or annuity, were required to pay unexpected charges or premium payments, or if the cash value has not grown as expected on your policy, you may have certain legal rights you need to protect.

For a free consultation, please call:  
**MCCALLUM, METHVIN & TERRELL, P.C.**

**Toll Free: 1-800-275-8204**

Free Background Information Available Upon Request

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*Coming*  
*Saturday, December 17, 2005*

# The Sea Coast Echo

## WEEKEND EDITION!

**The Newspaper Will Be  
Distributed Via  
Rack And Mail Each Saturday**

**The Thursday Edition of  
The Sea Coast Echo  
Will Be Moved To  
Wednesdays, Beginning  
December 21, 2005**

Office: (228) 467-4736  
Fax: (228) 467-4180  
Bids must be valid for a minimum of 30 days from the date opening. Bids must be received no later than 4:00 PM CST on January 4, 2006.  
Bids shall be addressed to:  
City of Bay St. Louis  
Attn: Chief Robert Gavagnie  
Mack Fire Truck Bid Enclosed  
P.O. Box 2550  
Bay St. Louis, MS 39521  
11/24; 12/01/2005

**IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI**  
**IN THE MATTER OF THE ESTATE OF:**  
**DARRELL L. ALLEY, DECEASED**  
**LAURIE L. ALLEY, PETITIONER**

**CAUSE NO. C3201-05-773(1) NOTICE TO CREDITORS**  
Notice is hereby given that Letters of Administration on the Estate of DARRELL L. ALLEY, deceased, were granted to the undersigned by the Chancery Court of Hancock County, Mississippi, on the 1st day of November, 2005, and all persons having claims against said estate are hereby notified to present their claims to the Clerk of said Court and to have them probated and allowed within ninety (90) days from the date of the first publication of this Notice. Failure to do so will forever bar such claim.  
This the 14 day of November, 2005.

LAURIE L. ALLEY, Petitioner  
Preston J. Mauffray (MS Bar No. 101131)  
SANTA CRUZ LAW OFFICE, PLLC  
P.O. Box 4101  
Bay St. Louis, MS 39521  
Telephone: (228) 463-0045  
Facsimile: (228) 466-0008  
11/17; 11/24; 12/01/05

**IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI**  
**HANCOCK COUNTY DEPARTMENT OF HUMAN SERVICES**  
**BY ZADIE ROGERS, SOCIAL SERVICES REGIONAL DIRECTOR**

**AND EDWARD CREEL AND ELIZABETH JEAN CREEL, MINORS**  
**BY AND THROUGH THEIR NEXT FRIEND, ZADIE ROGERS, PETITIONERS**  
**VS.**  
**NORMA JEAN CREEL AND EDWARD JOSH MCGILL, RESPONDENTS**  
**CIVIL ACTION, FILE NO. C2301-05-648(4)**  
**CHANCERY COURT SUMMONS**

THE STATE OF MISSISSIPPI TO: NORMA JEAN CREEL AND EDWARD JOSH MCGILL, who are not to be found in the State of Mississippi on diligent inquiry and whose post office address are not known to the Petitioners after diligent inquiry made by said Petitioners.  
You have been made Respondents in the suit filed in this Court by the Hancock County Department of Human Services, by Zadie Rogers, Social Services Regional Director, and Edward Creel and Elizabeth Jean Creel, minors, seeking to terminate your parental rights as those rights relate to said minors and demanding that the full custody, control and authority to act on behalf of said minors be placed with the Hancock County Department of Human Services.  
YOU ARE SUMMONED TO APPEAR AND DEFEND AGAINST THE PETITION FILED AGAINST YOU IN THIS ACTION AT 9:30, O'CLOCK A.M. ON THE 15TH DAY OF DECEMBER 2005, IN THE HANCOCK COUNTY CHANCERY COURTROOM LOCATED IN THE HARRISON COUNTY COURTHOUSE, 1801 23RD AVENUE, GULFPORT, MISSISSIPPI, BEFORE JUDGE CARTER BISE AND IN CASE OF YOUR FAILURE TO APPEAR AND DEFEND, A JUDGMENT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.  
You are not required to file an answer or other pleading, but you may do so if you desire.  
ISSUED under my hand and seal of said Court, this 8 day of November, 2005.  
(SEAL)  
TIMOTHY KELLAR, CHANCERY CLERK HANCOCK COUNTY, MISSISSIPPI  
BAY ST. LOUIS, MISSISSIPPI 39520  
BY: Lorrinell Scarborough Deputy Clerk  
Emily Ryan, Special Assistant Attorney General  
Office of the Attorney General P.O. Box 220 Jackson, Mississippi 39205-0220  
Telephone No.: (601)359-4215 11/17; 11/24; 12/01/05

**IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI**  
**HANCOCK COUNTY DEPARTMENT OF HUMAN SERVICES,**

**BY ZADIE ROGERS, SOCIAL SERVICES REGIONAL DIRECTOR,**  
**AND BRIANA GWIN AUSTIN, MINOR, BY AND THROUGH HER NEXT FRIEND, ZADIE ROGERS, PETITIONERS**  
**VS.**  
**KRISTAN MARIE SCRONCE, RICHARD CLIFTON AND ANY UNKNOWN PUTATIVE FATHER, RESPONDENTS**  
**CIVIL ACTION, FILE NO. C2301-05-687(4)**  
**CHANCERY COURT SUMMONS**

THE STATE OF MISSISSIPPI TO: KRISTAN MARIE SCRONCE, RICHARD CLIFTON AND ANY UNKNOWN PUTATIVE FATHER, who are not to be found in the State of Mississippi on diligent inquiry and whose post office address is not known to the Petitioners after diligent inquiry made by said Petitioners.  
You have been made Respondents in the suit filed in this Court by the Hancock County Department of Human Services by Zadie Rogers, Social Services Regional Director and Briana Gwin Austin, a minor, seeking to terminate your parental rights as those rights relate to said minor and demanding that the full custody, control and authority to act on behalf of said minor be placed with the Hancock County Department of Human Services.

YOU ARE SUMMONED TO APPEAR AND DEFEND AGAINST THE PETITION FILED AGAINST YOU IN THIS ACTION AT 9:30, O'CLOCK A.M. ON THE 15TH DAY OF DECEMBER 2005, IN THE HANCOCK COUNTY CHANCERY COURTROOM LOCATED IN THE HARRISON COUNTY COURTHOUSE, 1801 23RD AVENUE, GULFPORT, MISSISSIPPI, BEFORE JUDGE CARTER BISE AND IN CASE OF YOUR FAILURE TO APPEAR AND DEFEND, A JUDGMENT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.  
You are not required to file an answer or other pleading, but you may do so if you desire.  
ISSUED under my hand and seal of said Court, this 8 day of November, 2005.  
(SEAL)  
TIMOTHY KELLAR, CHANCERY CLERK HANCOCK COUNTY, MISSISSIPPI  
BAY ST. LOUIS, MISSISSIPPI 39520  
BY: Lorrinell Scarborough Deputy Clerk  
Emily Ryan, Special Assistant Attorney General  
Office of the Attorney General P.O. Box 220 Jackson, Mississippi 39205-0220  
Telephone No.: (601)359-4215 11/17; 11/24; 12/01/05

**IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI**

**IN THE MATTER OF THE ESTATE OF SUE LOUISE HALE, DECEASED**

**SANDRA SUE SPAHN, PETITIONER**  
**STATE OF MISSISSIPPI, COUNTY OF HANCOCK**  
**CAUSE NO.: C2301-05-766(3)**  
**SUMMONS**

TO THE UNKNOWN OR KNOWN HEIRS-AT-LAW AND ANY AND ALL OTHER PERSONS CLAIMING ANY RIGHT, TITLE OR INTEREST AS HEIRS OF THE ESTATE OF SUE LOUISE HALE, DECEASED:

You have been made Respondents in the lawsuit filed in this Court by SANDRA SUE SPAHN, Petitioner.  
The Petition filed against you has initiated a civil action seeking to have SANDRA SUE SPAHN adjudicated and ordered by this Court to be the sole and only heir-at-law of SUE LOUISE HALE, Deceased, and interest to the estate of the Deceased, SHIRLEY LOUISE LISCOMBE, as fully set out in the Petition on file in the Chancery Court of Hancock County, Mississippi.

YOU ARE SUMMONED TO APPEAR AND DEFEND AGAINST THE PETITION FILED AGAINST YOU IN THIS ACTION AT 9:00 O'CLOCK A.M. ON THE 13 DAY OF MARCH, 2006, IN THE COURTROOM OF THE HANCOCK COUNTY CHANCERY COURTROOM LOCATED IN THE HARRISON COUNTY COURTHOUSE, 1801 23RD AVENUE, GULFPORT, MISSISSIPPI, BEFORE JUDGE CARTER BISE AND IN CASE OF YOUR FAILURE TO APPEAR AND DEFEND, A JUDGMENT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.  
You are not required to file an answer or other pleading but you may do so if you desire.  
ISSUED under my hand and seal of said Court, this 18 day of November, A.D., 2005.  
(SEAL)  
CHANCERY CLERK HANCOCK COUNTY, MISSISSIPPI  
By: Larrinell Scarborough D.C. 11/24; 12/01; 12/08/2005

**IN THE CIRCUIT COURT OF HANCOCK COUNTY, MISSISSIPPI**  
**HANCOCK BANK PLAINTIFF**  
**VERSUS**  
**CHRIS HEARNON**  
**DEFENDANT**

**NO. 05-0189**  
**SUMMONS**  
TO: CHRIS HEARNON  
PREVIOUSLY RESIDED AT 170 FELICITY STREET, BAY ST. LOUIS, MS 39520  
You have been made Defendant in the suit filed in this Court by Hancock Bank, seeking a money Judgment.

You are required to mail or hand deliver a written response to the Complaint filed against you in this action to Nicholas M. Haas, Attorney for Plaintiff, whose post office and street address is 624 Highway 90, Waveland, MS 39576.

YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY DAYS AFTER THE 24TH DAY OF NOVEMBER, 2005, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.

You must also file the original of your Response with the Clerk of this Court within a reasonable time afterward.

ISSUED UNDER MY HAND AND THE SEAL OF SAID COURT, this, 23 day of AUGUST, 2005.

(SEAL)  
PAMELA T. METZLER  
CIRCUIT CLERK OF HANCOCK COUNTY, MS  
BY: Joleen Fore  
DEPUTY CLERK  
Nicholas M. Haas, Esquire  
624 Highway 90  
Waveland, MS 39576  
Telephone: (228) 467-3935  
MS BAR NO: 5090  
11/24; 12/01; 12/08/2005

**City of Waveland**  
**ORDINANCE # 325**  
**FLOOD DAMAGE PREVENTION ORDINANCE**  
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**FLOOD DAMAGE PREVENTION ORDINANCE**  
**ARTICLE 1. STATUTORY AUTHORIZATION, FINDINGS OF FACT, PURPOSE AND OBJECTIVES.**

**SECTION A. STATUTORY AUTHORIZATION.**  
The Legislature of the State of Mississippi has in Title 17, Chapter 1, Mississippi Code 1972 Annotated delegated the responsibility to local government units to adopt regulations designed to promote the public health, safety, and general welfare of its citizenry. Therefore, the Mayor and board of Aldermen of the City of Waveland, MS, does hereby adopt the following floodplain management regulations.

**SECTION B. FINDINGS**

**OF FACT.**

(1) The flood hazard areas of Waveland are subject to periodic inundation which results in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety and general welfare.

(2) These flood losses are caused by the cumulative effect of obstructions in floodplains causing increases in flood heights and velocities, and by the occupancy in flood hazard areas by uses vulnerable to floods or hazardous to other lands which are inadequately elevated, flood-proofed, or otherwise unprotected from flood damages.

**SECTION C. STATEMENT OF PURPOSE.**

It is the purpose of this ordinance to promote the public health, safety and general welfare and to minimize public and private losses due to flood conditions in specific areas by provisions designed to:

(1) Restrict or prohibit uses which are dangerous to health, safety and property due to water or erosion hazards, which result in damaging increases in erosion or in flood heights or velocities;

(2) Require that uses vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction;

(3) Control the alteration of natural floodplains, stream channels, and natural protective barriers which are involved in the accommodation of flood waters;

(4) Control filling, grading, dredging and other development which may increase erosion or flood damage; and

(5) Prevent or regulate the construction of flood barriers which will unnaturally divert floodwaters or which may increase flood hazards to other lands.

**SECTION D. OBJECTIVES.**  
The objectives of this ordinance are:

(1) To protect human life and

**health;**

(2) To minimize expenditure of public money for costly flood control projects;

(3) To minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;

(4) To minimize prolonged business interruptions;

(5) To minimize damage to public facilities and utilities such as water and gas mains, electric, telephone and sewer lines, street and bridges located in floodplains;

(6) To help maintain a stable tax base by providing for the sound use and development of flood prone areas in such a manner as to minimize flood blight areas; and

(7) To ensure that potential homebuyers are notified that property is in a flood area.

**SECTION E. METHODS OF REDUCING FLOOD LOSSES.**

In order to accomplish its purposes, this ordinance includes methods and provisions for:

(1) Restricting or prohibiting uses which are dangerous to health, safety, and property due to water or erosion hazards, or which result in damaging increases in erosion or in flood heights or velocities;

(2) Requiring that uses vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction;

(3) Controlling the alteration of natural floodplains, stream channels, and natural protective barriers, which help accommodate or channel flood waters;

(4) Controlling filling, grading, dredging, and other development which may increase flood damage; and

(5) Preventing or regulating the construction of flood barriers that will unnaturally divert floodwaters or may increase flood hazards in other areas.

**ARTICLE 2. DEFINITIONS.**  
Unless specifically defined below, words or phrases used in this ordinance shall be interpreted so as to give them the meaning they have in common usage and to give this ordinance its most reasonable application.

A Zone means portions of the SFHA in which the principle source of flooding is runoff from rainfall, snowmelt, or a combination of both. In A zones, flood waters may move slowly or rapidly, but waves are usually not a significant threat to buildings.

Accessory structure (Appurtenant structure) means a structure which is located on the same parcel of property as the principle structure and the use of which is incidental to the use of the principle structure. Accessory structures should constitute a minimal initial investment, may not be used for human habitation, and be designed to have minimal flood damage potential. Examples of accessory structures are detached garages, carports, storage sheds, pole barns, and hay sheds.

Addition (to an existing building) means any walled and roofed expansion to the perimeter of a building in which the addition is connected by a common load-bearing wall other than a firewall. Any walled and roofed addition, which is connected by a firewall or is separated by independent perimeter load-bearing walls, is new construction.

AH Zone is an area of 100-year shallow flooding where depths are between 1 and 3 feet (usually shallow ponding), base flood elevations are shown.

Appeal means a request for a review of the floodplain administrator's interpretation of any provision of this ordinance or a request for a variance.

Area of special flood hazard is the land in the floodplain within a community subject to a one-percent or greater chance of flooding in any given year. (Same As Special Flood Hazard Area).

B and X zones (shaded) are areas of 500-year flood, areas subject to the 100-year flood with average depths of less than 1 foot or with contributing drainage area less than 1 square mile, and areas protected by levees from the base flood.

Base flood means the flood having a one percent chance of

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## ATTENTION HANCOCK COUNTY RESIDENTS

**Zach Butterworth**  
Attorney at Law

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being equaled or exceeded in any given year (also called the "100-year flood"). Base flood is the term used throughout this ordinance.

Basement means that portion of a building having its floor sub-grade (below ground level) on all sides.

Breakaway wall means a wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specific lateral loading forces without causing damage to the elevated portion of the building or the supporting foundation system.

Buildings see Structure.

C and X (unshaded) zones are areas determined to be outside the 500-year floodplain.

Coastal A Zone means the portion of the SFHA landward of a V zone or landward of an open coast without mapped V zones, in which the principal sources of flooding are astronomical tides, storm surges, seiches, or tsunamis, not riverine sources. Coastal A zones may be subject to wave effects, velocity flows, erosion, scour, or combinations of these forces.

Coastal high hazard area means an area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. The area is designated on the FIRM as Zone V1-V30, or VE or V.

Critical facility means a facility for which even a slight chance of flooding might be too great. Critical facilities include, but are not limited to schools, nursing homes, hospitals, police, fire and emergency response installations, installations which produce, use or store hazardous materials or hazardous waste.

Development means any man-made change to improved or unimproved real estate, including, but not limited to, buildings or other structures, mining, dredging, filling, grading, paving, excavating, drilling operations, or permanent storage of materials or equipment.

Elevated building means a non-basement building built to have the lowest floor elevated above the ground level by means of fill, field foundation, perimeter walls, pilings, columns (posts and piers), shear walls, or breakaway walls. Encroachment means the advance or infringement of uses, plant growth, fill, excavation, buildings, permanent structures or development into a floodplain which may impede or alter the flow capacity of a floodplain.

Existing Construction means any structure for which the "start of construction" commenced before October 19, 1983.

Existing manufactured home park or subdivision means a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date of the floodplain management regulations adopted by a community before October 19, 1983.

Expansion to an existing manufactured home park or subdivision means the preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Flood or flooding means a general and temporary condition of partial or complete inundation of normally dry land areas from:

- The overflow of inland or tidal waters;
- The unusual and rapid accumulation or runoff of surface waters from any source.

Flood Boundary and Floodway Map (FBFM) means the official map on which the Federal Emergency Management Agency (FEMA) or Federal Insurance Administration (FIA) has delineated the areas of flood hazards and regulatory floodway.

Flood Hazard Boundary Map (FHB) means an official map of a community, issued by FEMA, where the boundaries of the areas of special flood hazard have been identified as Zone A.

Flood Insurance Rate Map (FIRM) means an official map of a community, on which FEMA has delineated both the areas of special flood hazard and the risk premium zones applicable to the community.

Flood Insurance Study (FIS) is the official hydraulic and hydrologic report provided by FEMA. The report contains flood profiles, as well as the FIRM, FHB (where applicable) and the water surface elevation of the base flood.

Floodplain means any land

area susceptible to flooding.

Floodplain management means the operation of an overall program of corrective and preventive measures for reducing flood damage and preserving and enhancing, where possible, natural resources in the floodplain, including but not limited to emergency preparedness plans, flood control works, floodplain management regulations, and open space plans.

Floodplain Administrator is the individual appointed to administer and enforce the floodplain management regulations.

Floodplain management regulations means this ordinance and other zoning ordinances, subdivision regulations, building codes, health regulations, special purpose ordinances, and other applications of police power which control development in flood-prone areas. This term describes federal, state or local regulations in any combination thereof, which provide standards for preventing and reducing flood loss and damage.

Floodproofing Certificate is a form used to certify compliance for non-residential structures as an alternative to elevating buildings to or above the BFE.

Floodway means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one foot.

Floodway fringe means that area of the floodplain on either side of the regulatory floodway where encroachment may be permitted without additional hydraulic and/or hydrologic analysis.

Freeboard means a factor of safety, usually expressed in feet above the BFE, which is applied for the purposes of floodplain management. It is used to compensate for the many unknown factors that could contribute to flood heights greater than those calculated for the base flood.

Functionally dependent facility means a facility which cannot be used for its intended purpose unless it is located or carried out in close proximity to water, such as a docking or port facility necessary for the loading and unloading of cargo or passengers, shipbuilding, ship repair, or seafood processing facilities. The term does not include long-term storage, manufacture, sales, or service facilities.

Hardship (as related to variances of this ordinance) means the exceptional hardship that would result from a failure to grant the requested variance. The City of Waveland requires that the variance be exceptional, unusual, and peculiar to the property involved. Mere economic or financial hardship alone is NOT exceptional. Inconvenience, aesthetic considerations, physical handicaps, personal preferences, or the disapproval of one's neighbors likewise cannot, as a rule, qualify as an exceptional hardship. All of these problems can be resolved through other means without granting a variance, even if the alternative is more expensive, or requires the property owner to build elsewhere or put the parcel to a different use than originally intended.

Highest adjacent grade means the highest natural elevation of the ground surface, prior to construction, next to the proposed walls of a building.

Historic Structure means any structure that is:

- Listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;
- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic or a district preliminarily determined by the Secretary to qualify as a registered historic district;

- Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or
- Individually listed on a local inventory historic places in communities with historic preservation programs that have been certified either:

- By an approved state program as determined by the Secretary of the Interior; or
- Directly by the Secretary of the Interior in states without approved programs.

Increased Cost of Compliance (ICC) means the cost to repair a substantially damaged building that exceeds the minimal repair cost and that is required to bring a substantially damaged building into compliance with the local flood damage prevention ordinance. ICC coverage is provided in a standard NFIP flood insurance policy.

Lowest adjacent grade

means the elevation of the sidewalk, patio, deck support, or basement entryway immediately next to the structure and after the completion of construction. It does not include earth that is placed for aesthetic or landscape reasons around a foundation wall. It does include natural ground or property compacted fill that comprises a component of a building's foundation system.

Lowest floor means the lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, used solely for parking of vehicles, building access, or storage, in an area other than a basement, is not considered a building's lowest floor, provided that such enclosure is not built so as to render the structure in violation of the non-elevation provisions of this code.

Manufactured home means a building, transportable in one or more sections, which is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities. The term also includes park trailers, travel trailers, and similar transportable structures placed on a site for 180 consecutive days or longer and intended to be improved property.

Manufactured home park or subdivision means a parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.

Market value means the building value, excluding the land (as agreed between a willing buyer and seller), as established by what the local real estate market will bear. Market value can be established by independent certified appraisal, replacement cost depreciated by age of building (Actual Cash Value) or adjusted assessed values.

Mean Sea Level means the average height of the sea for all stages of the tide. It is used as a reference for establishing various elevations within the floodplain. For purposes of this ordinance, the term is synonymous with National Geodetic Vertical Datum (NGVD).

National Geodetic Vertical Datum (NGVD) as corrected in 1929 is a vertical control used as a reference for establishing various elevations within the floodplain.

New Construction means any structure for which the "start of construction" commenced after October 19, 1983. The term also includes any subsequent improvements to such a structure.

New manufactured home park or subdivision means a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after the effective date of floodplain regulations adopted by a community.

Obstruction includes, but is not limited to, any dam, wall, wharf, embankment, levee, dike, pile, abutment, protection, excavation, channelization, bridge, conduit, culvert, building, wire, fence, rock, gravel, refuse, fill, structure, vegetation or other material in, along, across or projecting into any watercourse which may alter, impede, retard or change the direction and/or velocity of the flow of water, or due to its location, its propensity to snare or collect debris carried by the flow of water, or its likelihood of being carried downstream.

Public safety and nuisance, anything which is injurious to safety or health of an entire community or neighborhood, or any considerable number of persons, or unlawfully obstructs the free passage or use, in the customary manner, of any navigable lake, or river, bay, stream, canal, or basin.

Recreational vehicle means a vehicle that is:

- Built on a single chassis;
- 400 square feet or less when measured at the largest horizontal projection;
- Designed to be self-propelled or permanently towable by a light duty truck; and
- Designed primarily not for use as a permanent dwelling but as a temporary living quarters for recreational, camping, travel, or seasonal use.

Regulatory floodway means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one foot.

Repetitive Loss means flood-related damages sustained by a structure on two separate occasions during a 10-year period ending on the date of the event for which the second claim is made, in which the cost of repairing the flood damage, on the average, equaled or exceeded 25% of the market value of the building at the time of each such flood event.

Special flood hazard area (SFHA) means an area having special flood and shown on a FIRM or FIRM as Zone A, AO, A1-A30, AE, A99, AH, V, VE, or V1-V30.

Start of construction (for other than new construction or substantial improvements under the Coastal Barrier Resources Act P.L. 97-348) includes substantial improvement, and means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date. The actual start means the first placement of permanent construction of a building (including a manufactured home) on a site, such as the pouring of slabs or footings, installation of piles, construction of columns, or any work beyond the stage of excavation or placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading and filling; nor does it include the installation of streets and/or walkways; nor does it include excavation for a basement, footings, piers or foundations or the erection of temporary forms; nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main building. For substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

Structure means a walled and roofed building that is principally above ground, a manufactured home, a gas or liquid storage tank, or other man-made facilities or infrastructures. Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Substantial damage also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.

Substantial improvement means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures which have incurred "repetitive loss" or "substantial damage" regardless of the actual repair work performed. This includes any combination of repairs, reconstruction, alteration or improvements to a building taking place during a 10 year period, in which the cumulative cost equals or exceeds 50 percent of the market value of the building either:

- Before the improvement or repair is started; or
- If the structure has been damaged and is being restored, before the damage occurred.

For the purposes of this definition "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure.

This term includes structures that have incurred "substantial damage" or "repetitive loss" regardless of the actual repair work performed. For the purposes of this definition, "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the building. The term does not, however, include either:

- Any project for improvement of a building required to comply with existing health, sanitary, or safety code specifications which have been identified prior to permit issuance by the Code Enforcement Official and which are solely necessary to assure safe living conditions; or

- Any alteration of a "historic structure" provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Substantially improved existing manufactured home parks or subdivisions is where the repair, reconstruction, rehabilitation or improvement of the streets, utilities and pads equals or exceeds 50 percent of the value of the streets, utilities and pads before the repair, reconstruction or improvement commenced.

V zone means the portion of the SFHA that extends from offshore to the inland limit of a primary frontal dune along an

open coast, and any other area subject to high-velocity wave action from storms or seismic sources.

Variance is a grant of relief from the requirements of this ordinance, which permits construction in a manner otherwise prohibited by this ordinance where specific enforcement would result in unnecessary hardship.

Violation means the failure of a structure or other development to be fully compliant with this ordinance. A structure or other development without the elevation certificate, other certifications, or other evidence of compliance required in this ordinance is presumed to be in violation until such time as that documentation is provided.

Watercourse means a lake, river, creek, stream, wash, channel or other topographic feature on or over which waters flow at least periodically. Watercourse includes specifically designated areas in which substantial flood damage may occur.

Water surface elevation means the height, in relation to the National Geodetic Vertical Datum (NGVD) of 1929, (or other datum, where specified) of floods of various magnitudes and frequencies in the floodplains of coastal or riverine areas.

X zone means the area where the flood hazard is less than that in the SFHA. Shaded X zones shown on recent FIRMs (B zones on older FIRMs) designate areas subject to inundation by the flood with a 0.2-percent annual probability of being equaled or exceeded (the 500-year flood). Unshaded X zones (C zones on older FIRMs) designate areas where the annual exceedance probability of flooding is less than 0.2 percent.

#### ARTICLE 3. GENERAL PROVISIONS.

##### SECTION A. LANDS TO WHICH THIS ORDINANCE APPLIES.

This ordinance shall apply to all areas of special flood hazard (SFHA) and, as determined by the Floodplain Administrator or other designated, designated, or qualified community official from available technical studies, historical information, and other available and reliable sources, areas within the jurisdiction of the City of Waveland (Community Flood Hazard Area (CFHA)). Which may be subject to periodic inundation by floodwaters that can adversely affect the public health, safety, and general welfare of the citizen of City of Waveland, Mississippi.

##### SECTION B. BASIS FOR ESTABLISHING THE AREAS OF SPECIAL FLOOD HAZARD.

The areas of special flood hazard identified by the Federal Emergency Management Agency in the Flood Insurance Rate Maps Community Panel Numbers 285262 0001, 285262 0002B, 285262 003B, 285262 0004B, / Flood Insurance Study for the City of Waveland, dated November 16, 1983, with accompanying maps and other supporting data are adopted by reference and declared to be a part of this ordinance. The Flood Insurance Rate Maps and Flood Insurance Study is on file at the City of Waveland Permit Office.

##### SECTION C. ESTABLISHMENT OF FLOODPLAIN DEVELOPMENT PERMIT.

A development permit shall be required in conformance with the provision of this ordinance prior to the commencement of any development activities in the areas of special flood hazard.

##### SECTION D. COMPLIANCE.

No structure or land shall hereafter be located, extended, converted or structurally altered without full compliance with the terms of this ordinance and other applicable regulations.

##### SECTION E. ABROGATION AND GREATER RESTRICTIONS.

This ordinance is not intended to repeal, abrogate, or impair any existing easements, covenants, or deed restrictions. However, where this ordinance and another conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

##### SECTION F. INTERPRETATION.

In the interpretation and application of this ordinance all provisions shall be:

- Considered as minimum requirements;
- Liberal construed in favor of the governing body, and;
- Deemed neither to limit nor repeal any other powers granted under state statutes.

##### SECTION G. WARNING AND DISCLAIMER OF LIABILITY.

The degree of flood protection required by this ordinance is considered reasonable for regulatory purposes and is based on scientific and engineering consideration. Larger floods can and will occur on rare occasions. Flood heights may be increased by man-made or natural causes. This ordinance does not imply that land outside the areas of special flood hazard or uses permitted within such areas will be free from flooding or flood damages. This ordinance shall not create

liability on the part of the Mayor and Board of Aldermen of the City of Waveland or by any officer or employee thereof for any flood damages that result from reliance on this ordinance or any administrative decision lawfully made thereunder.

#### SECTION H. PENALTIES FOR VIOLATION.

Violation of the provisions of this ordinance or failure to comply with any of its requirements, including violation of conditions and safeguards established in connection with grants of variance or special exceptions, shall constitute a misdemeanor. Any person who violates this ordinance or fails to comply with any of its requirements shall, upon conviction thereof, be fined not more than \$500.00 or imprisoned for not more than 7 days, or both, and in addition, shall pay all costs and expenses involved in the case. Each day such violation continues shall be considered a separate offense. Nothing herein contained shall prevent the City of Waveland Building Inspector from taking such other lawful actions as is necessary to prevent or remedy any violation.

#### ARTICLE 4. ADMINISTRATION.

##### SECTION A. DESIGNATION OF FLOOD DAMAGE PREVENTION ORDINANCE ADMINISTRATOR.

The Mayor and Board of Aldermen of the City of Waveland hereby appoints the Waveland Building Inspector / Building Official or his / her designee to administer and implement the provisions of this ordinance and is herein referred to as the Floodplain Administrator and/or the administrator. The Floodplain Administrator, his or her designee and/or staff is hereby authorized and directed to enforce the provision of this ordinance. The administration is further authorized to render interpretations of this ordinance, which are consistent with its spirit and purpose.

##### SECTION B. PERMIT PROCEDURES.

Application for a Development Permit shall be made to the Floodplain Administrator, on forms furnished by him or her prior to any development activities, and may include, but not be limited to, the following plans in duplicate drawn to scale showing the nature, location, dimensions, and elevations of the area in question; existing or proposed structures, earthen fill, storage of materials or equipment, drainage facilities, and the location of the foregoing. Specifically, the following information is required:

- Elevation Stage.
  - Elevation in relation to mean sea level of the proposed lowest floor (including basement) of all buildings;
  - Elevation in relation to mean sea level to which any non-residential building will be flood-proofed;
  - Certificate from a registered professional engineer or architect that the non-residential flood-proofed building will meet the flood-proofing criteria in Article 5, Section B (2) and Section D (2);
  - Description of the extent to which any watercourse will be altered or relocated as result of proposed development; and;

- Construction Stage:
  - Upon placement of the lowest floor, or flood-proofing by whatever construction means, it shall be the duty of the permit holder to submit to the Floodplain Administrator a certification of the NGVD elevation of the lowest floor or flood-proofed elevation, as built, in relation to mean sea level. Said certification shall be prepared by or under the direct supervision of a registered land surveyor or professional engineer and certified by same. When flood proofing is utilized for a particular building said certification shall be prepared by or under the direct supervision of a professional engineer or architect and certified by same. Any work undertaken prior to submission of the certification shall be at the permit holder's risk. (The Floodplain Administrator shall review the lowest floor or flood-proofing elevation survey data submitted.) The permit holder immediately and prior to further progressive work being permitted to proceed shall correct deficiencies detected by such review. Failure to submit the survey or failure to make said corrections required hereby, shall be cause to issue a stop-work order for the project.

##### SECTION C. POWER, DUTIES AND RESPONSIBILITIES OF THE FLOODPLAIN ADMINISTRATOR.

The Floodplain Administrator and/or staff is hereby authorized and directed to enforce the provision of this ordinance. The administration is further authorized to render interpretations of this ordinance, which are consistent with its spirit and purpose.

- Right of Entry
  - Whenever necessary to make an inspection to enforce



any of the provision of this ordinance, or whenever the administrator has reasonable cause to believe that there exists in any building or upon any premises any condition or ordinance violation which makes such building, structure or premises unsafe, dangerous or hazardous, the administrator may enter such building, structure or premises at all reasonable times to inspect the same or perform any duty imposed upon the administrator by this ordinance.

(2) If such building or premises are occupied, he shall first present proper credentials and request entry. If such building, structure, or premises are unoccupied, he shall first make a reasonable effort to locate the owner or other persons having charge or control of such request entry.

(3) If entry is refused, the administrator shall have recourse to every remedy provided by law to secure entry.

(4) When the administrator shall have first obtained a proper inspection warrant or other remedy, provided by law to secure entry, no owner or occupant or any other persons having charge, care or control of any building, structure, or premises shall fail or neglect, after proper request is made as herein provided, to promptly permit entry therein by the administrator for the purpose of inspection and examination pursuant to this ordinance.

#### Stop Work Order

(1) Upon notice from the administrator, work on any building, structure or premises that is being done contrary to the provisions of this ordinance shall immediately cease. Such notice shall be in writing and shall be given to the owner of the property, or to his agent, or to the person doing the work, and shall state the conditions under which work may be resumed.

#### Revocation of Permits

(1) The administrator may revoke a permit or approval, issued under the provisions of this ordinance, in case there has been any false statement or misrepresentation as to the material fact in the application or plans on which the permit or approval was based.

(2) The administrator may revoke a permit upon determination by the administrator that the construction, erection, alteration, repair, moving, demolition, installation, or replacement of the structure for which the permit was issued is in violation of, or not in conformity with, the provisions of this ordinance.

The duties of the administrator shall include, but not be limited to:

(1) Review all development permits to assure that the permit requirements of this ordinance have been satisfied;

(2) Advise permittee that additional federal or state permits may be required, and if specific federal or state permit requirements are known, require that copies of such permits be provided and maintained on file with the development permit.

(3) Notify adjacent communities, the State NFIP Coordinator, and other federal and/or state agencies with statutory or regulatory authority prior to any alteration or relocation of a watercourse.

(4) Assure that maintenance is provided within the altered or relocated portion of said watercourse so that the flood-carrying capacity is not diminished.

(5) Verify and record the actual elevation (in relation to mean sea level) of the lowest floor (including basement) of all new or substantially improved buildings, in accordance with Article 4, Section B (2).

(6) Verify and record the actual elevation (in relation to mean sea level) to which the new or substantially improved buildings have been flood-proofed, in accordance with Article 4, Section B (2).

(7) Review certified plans and specifications for compliance.

(8) Where interpretation is needed as to the exact location of boundaries of the areas of special flood hazard (for example, where there appears to be a conflict between a mapped boundary and actual field conditions) the Floodplain Administrator shall make the necessary interpretation. The person contesting the location of the boundary shall be given a reasonable opportunity to appeal the interpretation as provided in this article.

(9) When base flood elevation data or floodway data have not been provided in accordance with Article 3, Section B, then the Floodplain Administrator shall obtain, review and reasonably utilize any base flood elevation and floodway data available from a federal, state or other source, in order to administer the provisions of Article 5.

(10) Provide information, testimony, or other evidence, as needed during variance request hearings.

(11) When damage occurs to a building or buildings, the

following actions shall be conducted:

(a) Determine whether damaged structures are located within the Special Flood Hazard Area;

(b) Conduct damage assessments for those damaged structures located in the SFHA; and

(c) Make a reasonable attempt to notify owner(s) of damage structure(s) of the requirement to obtain a building permit / floodplain development prior to repair, rehabilitation, or reconstruction.

#### ARTICLE 5. PROVISIONS FOR FLOOD HAZARD REDUCTION.

##### SECTION A. GENERAL STANDARDS.

In all areas of special flood hazard the following provisions are required:

(1) New construction and substantial improvements shall be anchored to prevent flotation, collapse or lateral movement of the structure;

(2) Manufactured homes shall be anchored to prevent flotation, collapse, or lateral movement. Methods of anchoring may include, but are not limited to, use of over-the-top or frame ties to ground anchors. This standard shall be in addition to and consistent with applicable state requirements for resisting wind forces;

(3) New construction and substantial improvements shall be constructed with materials and utility equipment resistant to flood damage;

(4) New construction or substantial improvements shall be constructed by methods and practices that minimize flood damage;

(5) Electrical, heating, ventilation, plumbing, air conditioning equipment and other service facilities shall be designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding, such facilities shall be located a minimum of 4 feet above the Base Flood;

(6) New and replacement water supply systems shall be designed to minimize or eliminate infiltration of flood waters into the system;

(7) New and replacement sanitary sewage systems shall be designed to minimize or eliminate infiltration of flood waters into the systems and discharges from the systems into flood waters;

(8) On-site waste disposal systems shall be located and constructed to avoid impairment to them or contamination from them during flooding;

(9) Any alteration, repair, reconstruction or improvements to a building that is in compliance with the provisions of this ordinance shall meet the requirements of "new construction" as contained in this ordinance; and,

(10) Any alteration, repair, reconstruction or improvements to a building that is not in compliance with the provisions of this ordinance, shall be undertaken only if said non-conformity is not furthered, extended, or replaced.

##### SECTION B. SPECIFIC STANDARDS.

In all areas of special flood hazard where base flood elevation data have been provided, as set forth in Article 3, Section B, the following provisions are required:

(1) Residential Construction. New construction or substantial improvement of any residential building (or manufactured home) shall have the lowest floor, including basement, elevated no lower than 4 Foot above the base flood elevation. Should solid foundation perimeter walls be used (Zone A, AO, A1-A30, AE, A99, AH) to elevate a structure, openings sufficient to facilitate the unimpeded movements of floodwaters shall be provided in accordance with standards of Article 5, Section B (3).

(2) Non-Residential Construction. New construction or substantial improvement of any commercial, industrial, or non-residential building (or manufactured home) shall have the lowest floor, including basement, elevated to no lower than 4 Foot above the level of the base flood elevation. Buildings located in all A-Zones may be flood-proofed in lieu of being elevated provided that all areas of the building below the BFE (plus any community free board) elevation are water tight with walls substantially impermeable to the passage of water, and use structural components having the capability of resisting hydrostatic and hydrodynamic loads and the effect of buoyancy. A registered professional engineer or architect shall certify that the standards of this subsection are satisfied. Such certification shall be provided to the official as set forth in Article 4, Section C (9).

(3) Elevated Buildings. New construction or substantial improvements of elevated buildings that include fully enclosed areas formed by foundation and other exterior walls below the base flood elevations shall be designed to preclude finished

living space and designed to allow for the entry and exit of floodwaters to automatically equalize hydrostatic flood forces on exterior walls.

(a) Designs for complying with this requirement must either be certified by a professional engineer or architect or meet the following minimum criteria:

(i) Provide a minimum of two openings having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding;

(ii) The bottom of all openings shall be no higher than one foot above foundation interior grade (which must be equal to in elevation or higher than the exterior foundation grade); and,

(iii) Openings may be equipped with screens, louvers, valves or other coverings or devices provided they permit the automatic flow of floodwaters in both directions.

(iv) Limited in use to parking, storage, and building access; and,

b. Access to the enclosed area shall be minimum necessary to allow for parking of vehicles (garage door) or limited storage of maintenance equipment used in connection with the premises (standard exterior door) or entry to the living area (stairway or elevator); and

c. The interior portion of such enclosed area shall not be partitioned or finished into separate rooms.

d. Property owners shall be required to execute a floodplain venting affidavit acknowledging that all openings will be maintained as flood vents, and that the elimination or alteration of the openings in any way will not violate the requirements of Article 5 Section B.3.

(4) Accessory improvement and other apparent structures shall be firmly anchored to prevent flotation that may result in damage to other structures.

(5) Property owners shall be required to execute a non-conversion agreement declaring that the area below the lowest floor, or the detached accessory building shall not be improved, finished or otherwise convert the community will have the right to inspect the enclosed area at any time. Disclosures to new owners are required and restrictive declarations must be recorded in the Chancery Clerk's Office of Hancock County Mississippi.

(6) Standards for Manufactured Homes and Recreational Vehicles.

a. All manufactured homes placed, or substantially improved, on individual lots or parcels, in expansions to existing manufactured home parks or subdivisions, in a new manufactured home park or subdivision or in substantially improved manufactured home parks or subdivisions, must meet all the requirements for new construction, including elevation and anchoring.

b. All manufactured homes placed or substantially improved in an existing manufactured home park or subdivision must be elevated so that:

(i) The lowest floor of the manufactured home is elevated no lower than 4 Foot above the level of the base flood elevation, or

(ii) The manufactured home chassis is supported by reinforced piers or other foundation elements of at least an equivalent strength, of no less than 36 inches in height above the ground.

(iii) The manufactured home must be securely anchored to the adequately anchored foundation system to resist flotation, collapse and lateral movement.

(iv) In an existing manufactured home park or subdivision on which a manufactured home has incurred "substantial damage" as the result of a flood, any manufactured home placed or substantially improved must meet the standards of Article 5, Section B (4)(b)(i) and (iii) above.

c. All recreational vehicles placed on sites must either:

(i) Be fully licensed and ready for highway use, or

(ii) The recreational vehicle must meet all the requirements for new construction, including anchoring and elevation requirements of Article 5, Section B (4)(b) or (b) (i) and (iii), above, or be on the site for fewer than 180 consecutive days.

(iii) A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices and has no permanently attached additions.

##### SECTION C. STANDARDS FOR STREAMS WITHOUT ESTABLISHED BASE FLOOD ELEVATION AND/OR FLOODWAYS.

Located within the areas of special flood hazard established in Article 3, Section B, where streams exist but where no base flood data has been provided or where base flood data has been provided without floodways, the following provisions apply:

slons apply:

(1) When base flood elevation data or floodway data have not been provided in accordance with Article 3, Section B, then the local administrator shall obtain, review, and reasonably utilize any base flood elevation and floodway data available from a federal, state, or other source, in order to administer the provisions of Article 5.

(2) In special flood hazard areas with base flood elevations (Zones AE and A1-30) but without floodways, no encroachments, including fill material or structures, shall be permitted unless certification by a registered professional engineer is provided demonstrating that the cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the water surface elevation to the base flood more than one foot at any point within the community. The engineering certification must be supported by technical data that conforms to standard hydraulic engineering principles.

##### SECTION D. STANDARDS FOR SUBDIVISION PROPOSALS.

(1) All subdivision proposals shall be consistent with the need to minimize flood damage;

(2) All subdivision proposals shall have public utilities and facilities such as sewer, gas, electrical and water systems located and constructed to minimize flood damage;

(3) All subdivision proposals shall have adequate drainage provided to reduce exposure to flood hazards; and

(4) Base flood elevation data shall be provided for subdivision proposals and other proposed development (including manufactured home parks and subdivisions).

##### SECTION E. COASTAL HIGH HAZARD AREAS.

Located within areas of special flood hazard areas established in Article 3, Section B are Coastal High Hazard Areas, designated as Zones V1 - V30, VE and/or V. These areas have special flood hazards associated with high velocity waters from surges and, therefore, in addition to meeting all provisions in this ordinance, the following provisions shall also apply:

(1) All new construction and substantial improvements in Zones V1 - V30 and VE (V if base flood elevation is available) shall be elevated on pilings and columns so that:

a. The bottom of the lowest horizontal structural member of the lowest floor (excluding the pilings or columns) is elevated four foot or more above the base flood level; and,

b. The pile or column foundation and structure attached thereto is anchored to resist flotation, collapse and lateral movement due to the effects of wind and water loads acting simultaneously on all building components. Wind and water loading values shall each have a one percent chance of being equaled or exceeded in an given year (100-year mean recurrence interval).

(2) A registered professional engineer or architect shall develop or review the structural design, specifications, and plans for the construction, and shall certify that the design and methods of construction to be used are in accordance with accepted standards of practice for meeting the provisions of Section F (1) (a) and (b).

(3) Obtain the elevation (in relation to mean sea level) of the bottom of the lowest structural member of the lowest floor (excluding pilings and columns) of all new and substantially improved structures in Zones V1 - V30 and VE. The Floodplain Administrator shall maintain a record of all such information.

(4) All new construction shall be located landward of the reach of mean high tide.

(5) Solid walls enclosure shall not exceed 300 sq. feet.

(6) Provide that all new construction and substantial improvements have the space below the lowest floor either free of obstruction or constructed with non-supporting breakaway walls enclosing less than 300 sq. feet, open wood lattice-work, or insect screening intended to collapse under wind and water loads without causing collapse, displacement, or other structural damage to the elevated portion of the building or supporting foundation system.

For the purpose of this section, a breakaway wall shall have a design safe loading resistance of not less than 10 and no more than 20 pounds per square foot. Use of breakaway walls which exceed a design safe loading resistance of 20 pounds per square foot (either by design or when so required by local codes) may be permitted only if a registered professional engineer or architect certifies that the designs proposed meet the following conditions:

a. Breakaway wall collapse shall result from water load less

than that which would occur during the base flood; and,

b. The elevated portion of the building and supporting foundation system shall not be subject to collapse, displacement, or other structural damage due to the effects of wind and water loads acting simultaneously on all building components (structural and nonstructural). Maximum wind and water loading values to be used in this determination shall each have a one percent chance of being equaled or exceeded in any five year.

(7) If breakaway walls are utilized, such enclosed space shall be useable solely for parking of vehicles, building access, or storage. Such space shall not be used for human habitation.

(8) Prohibit the use of fill for structural support of buildings.

(9) Prohibit man-made alteration of sand dunes that would increase potential flood damage.

(10) All manufactured homes to be placed or substantially improved within Zones V1 - V30, V, and VE on the community's FIRM on sites:

a. Outside of a manufactured home park or subdivision,

b. In a new manufactured home park or subdivision,

c. In an expansion to an existing manufactured home park or subdivision, or

d. In an existing manufactured home park or subdivision on which a manufactured home has incurred "substantial damage" as the result of a flood;

meet the standards of Article 5, Section F (1) through (8) and that manufactured homes placed or substantially improved on other sites in an existing manufactured home park or subdivision with Zones V1 - V30, V, and VE on the FIRM meet the requirements of Article 5, Section B (4) (a) through (b).

(11) Recreational vehicles placed on sites within Zones V1 - V30, V, and VE on the community's FIRM either:

a. Be on the site for fewer than 180 consecutive days,

b. Be fully licensed and ready for highway use, on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions; or

c. Meet the requirements of Article 4, Section B (Permit Procedures) and Article 5, Section B and Section F.

##### SECTION F. CRITICAL FACILITIES.

Construction of new critical facilities shall be, to the extent possible, located outside the limits of the special flood hazard area (SFHA) (100-year floodplain). Construction of new critical facilities shall be permissible within the SFHA if no feasible alternative site is available. Critical facilities constructed within the SFHA shall have the lowest floor elevated five feet above the level of the base flood or above the 500 - year flood elevation, or which ever is greater. Floodproofing and sealing measures must be taken to ensure that toxic substances will not be displaced by or released into floodwaters.

Access routes elevated to or above the level of the base flood elevation shall be provided to all critical facilities to the extent possible.

##### ARTICLE 6. VARIANCE PROCEDURES.

###### SECTION A. DESIGNATION OF VARIANCE AND APPEALS BOARD.

The City of Waveland Planning and Zoning Board as established by the Mayor and Board of Aldermen of The City of Waveland shall hear and decide appeals and requests for variances from requirements of this ordinance.

###### SECTION B. DUTIES OF VARIANCE AND APPEALS BOARD.

The board shall hear and decide appeals when it is alleged an error in any requirement, decision, or determination is made by the Floodplain Administrator in the enforcement or administration of this ordinance. Any person aggrieved by the decision of the board may appeal such decision to the Circuit Court by filing a bill of exceptions, as provided in Mississippi Law.

###### SECTION C. VARIANCE PROCEDURES.

In passing upon such applications, the City of Waveland Planning and Zoning Board shall consider all technical evaluations, all relevant factors, standards specified in other sections of this ordinance; and:

(1) The danger that materials may be swept onto other lands to the injury of others;

(2) The danger of life and property due to flooding or erosion damage;

(3) The susceptibility of the proposed facility and its contents to flood damage and the effect of such damage on the individual owner;

(4) The importance of the services provided by the proposed facility to the community;

(5) The necessity to the facility of a waterfront location, where applicable;

(6) The availability of alternative locations for the proposed use which are not subject to flooding or erosion damage;

(7) The compatibility of the proposed use with existing and anticipated development;

(8) The relationship of the proposed use to the comprehensive plan and floodplain management program for that area;

(9) The safety of access to the property in times of flood for ordinary and emergency vehicles;

(10) The expected heights, velocity, duration, rate of rise, and sediment of transport of the flood waters and the effects of wave action, if applicable, expected at the site; and,

(11) The costs of providing governmental services during and after flood conditions, including maintenance and repair of public utilities and facilities such as sewer, gas, electrical, and water systems, and streets and bridges.

##### SECTION D. CONDITIONS FOR VARIANCES.

(1) Variances shall only be issued when there is:

a. A showing of good and sufficient cause;

b. A determination that failure to grant the variance would result in exceptional hardship; and,

c. A determination that the granting of a variance will not result in increased flood heights, additional threats to public expense, create nuisance, cause fraud on or victimization of the public, or conflict with existing local laws or ordinances.

(2) Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief; and in the instance of a "historic structure," a determination that the variance is the minimum necessary so as not to destroy the historic character and design of the building.

(3) Any applicant to whom a variance is granted shall be given written notice specifying the difference between the base flood elevation and the elevation to which the lowest floor is to be built and stating that the cost of flood insurance will be commensurate with the increased risk resulting from the reduced lowest floor elevation. (See Article 6, Section E.)

(4) The Floodplain Administrator shall maintain the records of all appeal actions and report any variances to the Federal Emergency Management Agency or Mississippi Emergency Management Agency upon request. (See Section E.)

##### SECTION E. VARIANCE NOTIFICATION.

Any applicant to whom a variance is granted shall be given written notice upon the signature of a community official that:

(1) The issuance of a variance to construct a structure below the base flood elevation will result in increased premium rates for flood insurance up to amounts as high as \$25 for \$100 of insurance coverage; and,

(2) Such construction below the base flood level increases risks to life and property.

The Floodplain Management Administrator will maintain a record of all variance actions, including justification for their issuance, and report such variances issued in the community's biennial report submission to the Federal Emergency Management Agency. A copy of the notice shall be recorded by the Floodplain Administrator in the office of the Building Official.

##### SECTION F. HISTORIC STRUCTURES.

Variances may be issued for the repair or rehabilitation of "historic structures" upon a determination that the proposed repair or rehabilitation will not preclude the structure's continued designation as an "historic structure" and the variance is the minimum to preserve the historic character and design of the structure.

##### SECTION G. SPECIAL CONDITIONS.

Upon consideration of the factors listed in Article 6, and the purposes of this ordinance, the City of Waveland Planning and Zoning Board may attach such conditions to the granting of variances as it deems necessary to further the purposes of this ordinance.

##### ARTICLE 7. SEVERABILITY.

If any section, clause, sentence, or phrase of the Ordinance is held to be invalid or unconstitutional by any court of competent jurisdiction, then said holding shall in no way affect the validity of the remaining portions of this Ordinance.

##### ORDINANCE ADOPTED:

Nov. 22, 2005

BY: Lisa Planchard, City Clerk

ATTESTED BY:

12/01/2005



## PUBLISHER'S NOTICE:

All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, or an intention to make any such preference, limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18. This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination, call HUD toll free at 1-800-669-8777. The toll free telephone number for the hearing impaired is 1-800-927-9275.

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## 'Project Recovery' offering counseling

Individuals, families and groups impacted by Katrina who are experiencing physical or emotional stress may benefit from mental health counseling and are encouraged to contact Project Recovery. Assistance is provided at no charge and is designed to assist in restoring wholeness and making peace with the devastation of the hurricane. Those seeking assistance can reach Project Recovery by calling 1-866-856-3227.

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2005 Dates	Days	Times
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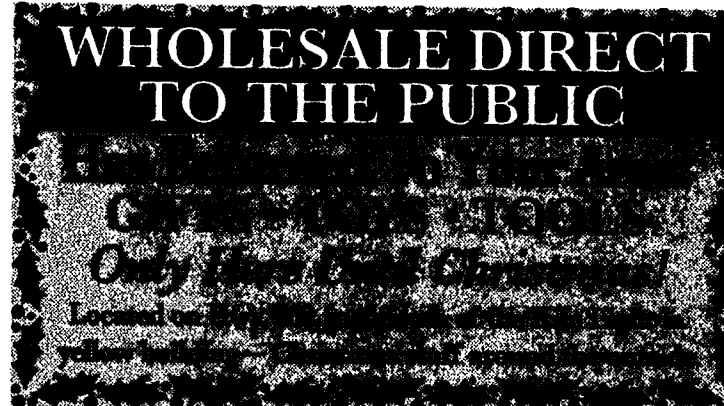
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<h3>ANTIQUES</h3> <p><b>LET MISSISSIPPIANS KNOW</b> about your special antiques, collectibles, or flea market by advertising in the Mississippi Classified Advertising Network in 104 participating Mississippi newspapers. Cost is only \$200 for up to 25 words for one time in 104 papers!!! Call your local newspaper or 800-537-6552 to find out more or to place your ad. Other states available at similar savings.</p> <h3>AUCTIONS</h3> <p><b>AUCTION:</b> Louie's Small Engine Repair, 5003 Hwy. 80 E., Pearl, MS. December 10th 10:00 a.m. Owner retiring, selling everything: Real Estate, Tools, Parts, Equipment, More. Head Auctions 1-601-879-8879. www.headauctions.com <b>Auction Lic #892 Real Estate Lic #11700</b> <b>ESTATE SALE:</b> 265 East College Ave., Holly Springs, MS. December 3-4. Antebellum house &amp; contents. Victorian bedroom suite, wardrobes, eidergowns, couches, cabinets, wicker, glassware. 1-662-252-3054</p> <h3>AUTOMOBILES</h3> <p><b>\$500! Hondas from \$500! Police Impounds &amp; Tax Reps</b> For Sale These cars must sell! For listings: 1-800-495-0660 ext. N394</p> <h3>BUSINESS OPP.</h3> <p><b>ALL CASH CANDY ROUTE.</b> Do you earn \$800 in a day? Your own local candy route. Includes 30 machines and candy. All for \$9,995. 1-888-633-1997</p> <h3>CLASSES/EDU.</h3> <p><b>EARN DEGREE ONLINE FROM HOME.</b> "Medical," "Business," "Paralegal," "Computers." Job Placement Assistance. Computer &amp; Financial Aid if qualify. 1-866-858-2121. www.onlinedegrees.com</p> <h3>EMP. - GENERAL</h3> <p><b>MACHINISTS.</b> Cash bonus possible. No exp. or tools required. We train with good pay / benefits. HS grads / seniors, ages 17-34. To inquire call 1-888-255-6289, M-F 9-4.</p> <h3>EMP. - Medical</h3> <p><b>REACH OVER 2 MILLION READERS</b> with your <b>MEDICAL RECRUITMENT AD</b> in the Mississippi Classified Advertising Network (MCAN) in 104 newspapers statewide. To place your statewide ad call your local paper or Sue at (601) 981-3060. Order any statewide network online at <a href="http://www.mspress.org">www.mspress.org</a>.</p> <h3>EMP.-TRUCKING</h3> <p><b>100% Bulk food grade carrier - REGIONAL</b> work. Cash bonuses every 6 months. \$50,000+/yr. avg. awesome benefits. CDL-A w/ Tank &amp; Hazmat, 1 yr. T/T exp. call 1-877-882-6537</p> <p><b>ATTENTION: FLATBED DRIVERS.</b> WTI Transport. Earn up to 30% company &amp; 77% O/O. 1 yr OTR, 3 mos flatbed. Home weekends. 1-800-828-6452. <a href="http://www.wti-transport.com">www.wti-transport.com</a> <b>BTC</b> gets flatbed drivers home every weekend with BIG paychecks! Company drivers start up to 42 cpm, O/O's avg. \$1.58/mi; Call 1-800-238-6803, <a href="http://www.BTCflat.com">www.BTCflat.com</a> <b>DRIVER - Covenant Transport.</b> Regional runs available. Excellent Pay &amp; Benefits. Exp. Drivers, Teams, O/O &amp; Students Welcome. Refrigerated Now Available. 1-888-MORE PAY (1-888-667-3729)</p> <h3>FINANCIAL</h3> <p><b>\$\$\$CASH\$\$\$.</b> Cash Now for structured settlements, annuities, and insurance payouts. (1-800-794-7310) J.G. WENT-WORTH means CASH NOW! for STRUCTURED SETTLEMENTS.</p> <h3>FOR RENT</h3> <p><b>HOMES FROM \$7,000!</b> Foreclosures, HUD, Bankruptcies, VA, and Bank Reps. 1-3 bedrooms available. For listings and information, call: 1-800-690-3990, ext. 8741.</p> <h3>FOR SALE</h3> <p><b>SAWMILLS FROM ONLY \$2,795 -</b> Convert your logs to valuable lumber with your Norwood portable band sawmill. Log skidders also available. <a href="http://www.norwoodindustries.com">www.norwoodindustries.com</a> - Free information: 1-800-578-1363 ext. 300N</p>	<h3>EMP.-TRUCKING</h3> <p><b>L. E. TUCKER &amp; SON, INC.</b> Team drivers needed to run from S.E. to West Coast. Late model conventional tractors. Home weekly. Benefits package. Pearl, MS. 1-800-647-5494.</p> <p><b>TRUCK DRIVERS.</b> Do you want a new job <b>MAKING MORE MONEY</b> and great benefits? We offer weekly home time, insurance, bonuses, and much more. Must be experienced OTR Driver with van or flatbed experience. For info call Royal Trucking Company at 1-800-321-1293, ext. 233, Today!</p> <p><b>DRIVERS NEEDED!</b> Immediate openings for experienced company drivers (single or team), owner operators, recent school grads, and also drivers needing CDL training. Call 1-800-301-1140.</p> <p><b>DRIVERS:</b> 33cpm. Great benefits. 1 year OTR exp. in past 3 years / 6 months + exp. for the transition program. Call Jimmy now! 1-866-870-5064</p> <p><b>DRIVERS - CDL-A FLATBED!</b> New pay! Benefits, miles, freight &amp; more! Min. 23, 1 yr. OTR. 1-800-247-8040.</p> <p><a href="http://www.smxc.com">www.smxc.com</a> eoe</p> <p><b>DRIVERS GUARANTEED HOMETIME.</b> Sign On Bonus, 44CPM top starting pay. Earn over \$50k first year. No slip seating, 6 months experience required. 1-800-441-4271 ext. MS-100</p> <p><b>DRIVERS - OTR:</b> Road Warriors Only! 48 state refrigerated company. \$4,000 sign-on, Exp'd. \$1,000 sign-on, Grads. CDL w/OTR. No Hazmat. Call FFE, 1-800-569-9232.</p> <p><b>DRIVERS - Overnite Transportation,</b> a UPS company, now hiring Class A dedicated flatbed drivers. Home every weekend! Up to 41.54 /mi. Hazmat required. 1-800-521-7788 x 407</p> <p><b>DRIVERS OWNER OPERATOR</b> averaging over \$1.00 for all miles plus fuel surcharge. Insurance, Tag and Discount Purchase Program. Limited Positions. Call 1-800-441-4271 ext. MS-100</p> <p><b>DRIVERS - Pay Increase!</b> \$1,000 sign on for experienced OTR. Dedicated &amp; regional available also. Owner operators, teams &amp; CDL grads welcome. USA Truck 1-866-483-3413</p> <p><b>DRIVERS/CDL-A.</b> Ozark Motor Lines, Company Drivers &amp; Owner Operators: home weekends, great pay &amp; benefits, OTR PAY INCREASE, Starting at 38cpm! 1-877-768-4550</p> <p><b>DRIVERS/DRIVING SCHOOL GRADUATES</b> wanted! Tuition reimbursement. No waiting for trainers. Passenger policy. No NYC. Guaranteed hometime. Dedicated and regional available. USA Truck 1-866-483-3413</p> <p><b>O/O DRIVER - FFE.</b> The F/S is higher here! \$1.11 avg. \$2,000 sign-on, \$2,600 referral bonus. Base plate provided. No truck, no problem. Low payment with short lease. 1-800-569-9298.</p>	<h3>INSURANCE</h3> <p><b>HEALTHCARE for \$59.99/ Mo!</b> New Low Price! Entire family. Prescriptions, Dental, Vision, Hospitalization, more! All Pre-existing conditions O.K. Call today! 1-800-240-9764 SC. W-8961 Provided By: PS Family Healthcare.</p> <p><b>PRICED OUT OF NECESSARY HEALTH INSURANCE?</b> We want the USA's UNINSURED. Flexible benefits - All budgets. United American Insurance Company helps individuals, families, self-employed. 1-888-460-7233.</p> <h3>MEDICAL SUPPLY</h3> <p><b>THE LOWEST PRESCRIPTION PRICES.</b> Less than Canada. Global Medicines, American physician owned. 1-866-634-0720. <a href="http://www.globalmedicines.net">www.globalmedicines.net</a></p> <h3>METAL BLDGS.</h3> <p><b>ALL STEEL BUILDINGS!</b> Up to 50% off! Engineered for Hurricane Coast Ship Factory Direct for quick delivery. 24x30 Up to 100x200! Call Now! 1-800-499-6401 Eddie.</p> <h3>PUBLICATIONS</h3> <p><b>NOW HIRING</b> for 2005 postal positions. \$18.50 - \$59.00/hr. Full benefits / Paid training and vacations. No experience necessary. 1-800-584-1775. Public announcement reference #7201.</p> <h3>SATELLITE SYS.</h3> <p><b>FREE DIRECTV</b> satellite, 4 rooms. FREE TiVo/ DVR/ Add HDTV. 220 channels &amp; locals, from \$29.99/month. First 500 orders. Free DVD player. 1-800-360-9901, Promo #14700</p> <h3>ADV. RATES</h3> <p><b>Do You Want Classified Ads</b> Started in 1988? <b>Be The Only One To Read Our Ad</b> Call... New Local Newspaper Or See at (601) 981-3060 <b>STATEWIDE ADVERTISING</b> Up to 25 words... \$200 Local x 2 in... \$500 Local x 3 in... \$750 Local x 4 in... \$1000 National Placement 100% cash flow year at national level with no commission and no ad difference Call Sue for more ad rates (601) 981-3060</p>
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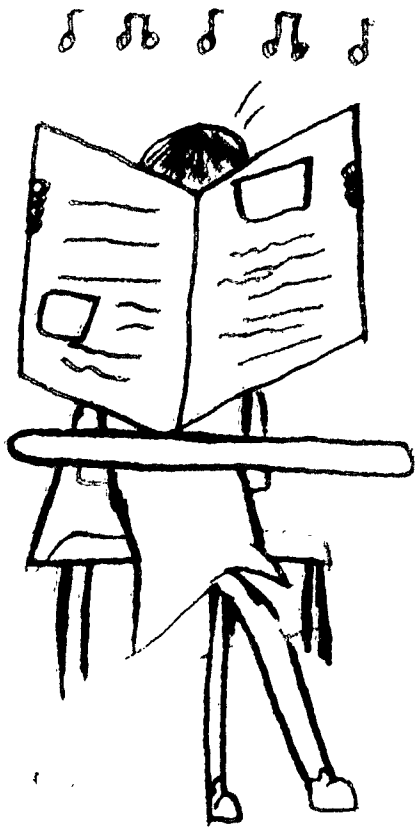
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• Classified • Small Display Ads

Or Call Your Local Newspaper or See at (601) 981-3060

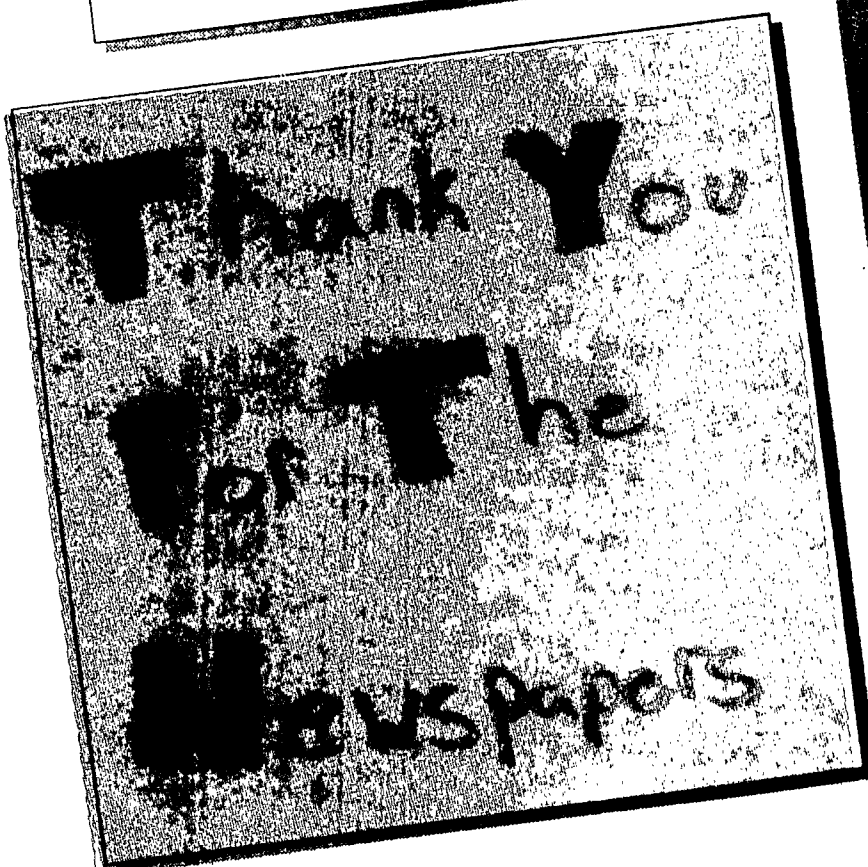
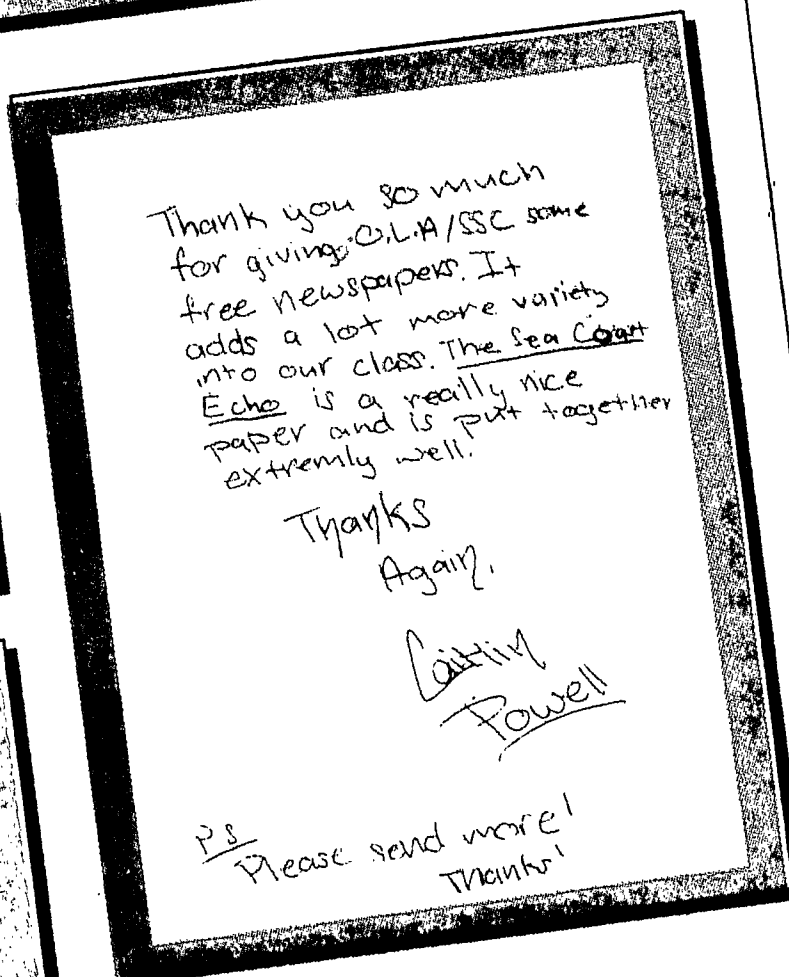
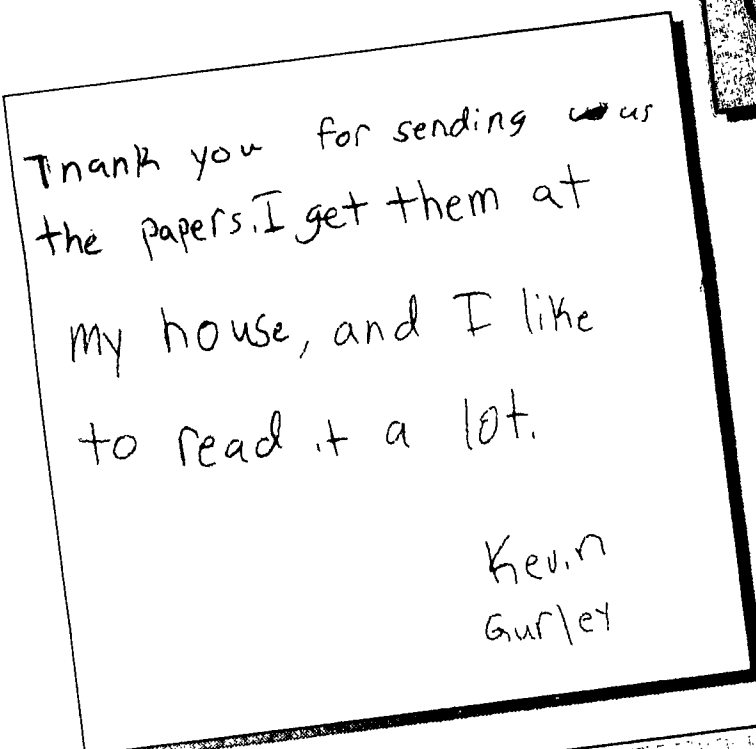
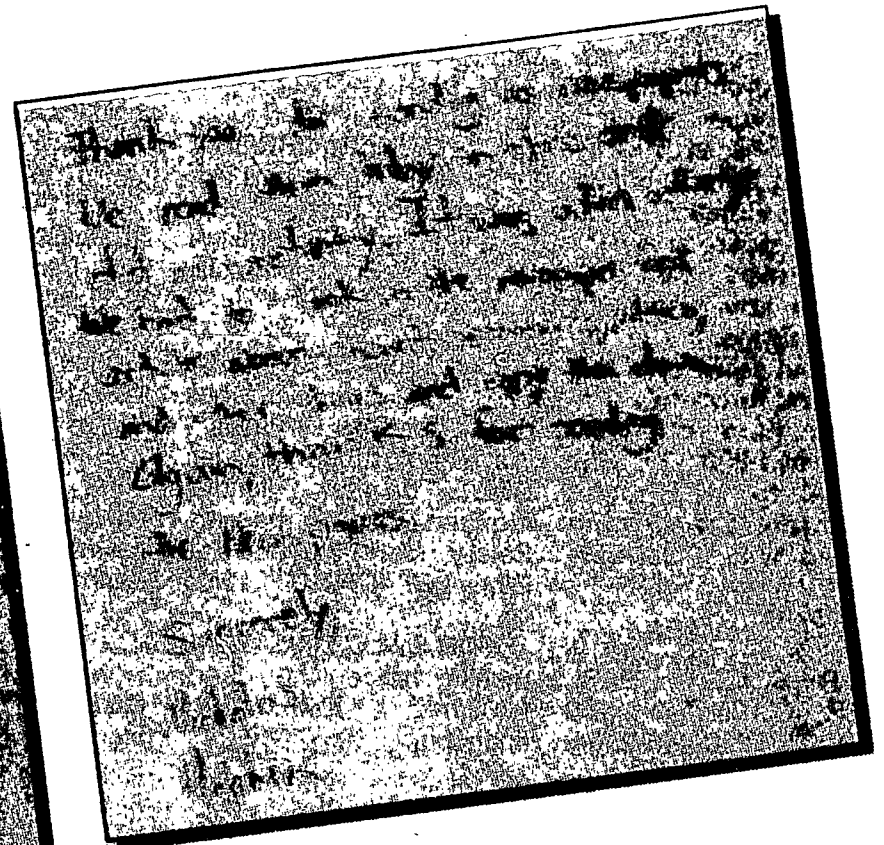
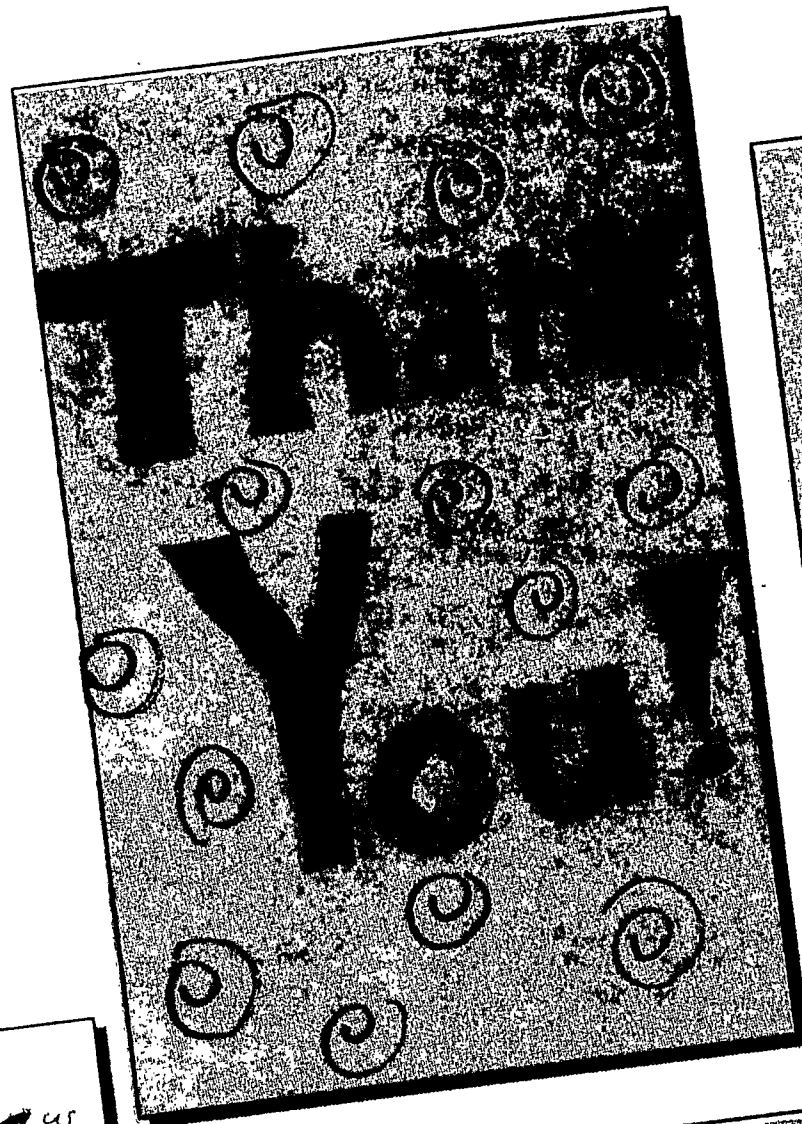
**Week Of NOV. 27, 2005**





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Teacher \_\_\_\_\_ Number of Students \_\_\_\_\_

Phone \_\_\_\_\_ Time of Class \_\_\_\_\_

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